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A Guide To Substance Abuse Treatment Benefits Under The Federal Employees Health Benefits Program For 1989

U.S. Office of Personnel Management
Retirement and Insurance Group
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Dear Director of Personnel:

The Office of Personnel Management has prepared "A Guide to Substance Abuse Treatment Benefits Under FEHB for 1989" as a reference for agency personnel, such as employee counselors, who may be asked to provide information to Federal enrollees on the coverage available under the Program for alcohol and drug abuse treatment.

The Guide lists Fee-for-Service plans first, then Prepaid plans by state, and gives a brief summary of the benefits offered by each plan. These summaries do not represent a contractual statement of benefits and should serve only as a tool for identifying which brochures to read and/or which plans to contact for additional information.

Please reproduce the Guide and distribute it to your component and field installations as quickly as possible. Thank you.

A GUIDE TO SUBSTANCE ABUSE TREATMENT BENEFITS UNDER THE FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM FOR 1989

This summary does not constitute a contractual statement of benefits. Please read the plan brochures for detailed information.

FEE-FOR-SERVICE PLANS

Coverage for substance abuse treatment among the fee-for-service plans in the Federal Employees Health Benefits (FEHB) Program falls into two major groups, inpatient and/or outpatient or inpatient only. Within these categories, there is considerable variation among plans in the level of benefits provided.

Group I. Inpatient and/or Outpatient Benefits

Foreign Service, Postal Supervisors, and Rural Carriers provide nominal benefits for an After Care Program in addition to their inpatient rehabilitation facility benefit.

ACT, AFGE (High Option drug abuse treatment and Standard Option alcoholism and drug abuse treatment), APWU, GEHA, Mail Handlers, NAPUS, NFFE (Standard Option), Panama Canal Area and SSEHA cover substance abuse treatment under their inpatient and outpatient Mental Condition benefits.

Aetna, Blue Cross and Blue Shield and NALC combine inpatient coverage in a rehabilitation facility with outpatient coverage under their Mental Condition benefits.

GEBA, NFFE (High Option), and SAMBA provide inpatient and/or outpatient coverage under their Mental Condition benefits and will also cover treatment in a rehabilitation facility.

Postmasters will pay a percentage of costs in a hospital, a rehabilitation facility or on an outpatient basis after satisfaction of a special calendar year deductible.

Group II. Inpatient Benefits Only

AFGE (High Option alcoholism treatment), Alliance, BACE, NAGE, and NTEU provide benefits, generally for a specific number of days and with a specific dollar maximum, for treatment in an accredited or licensed rehabilitation facility.

GROUP I Inpatient and/or Outpatient Benefits

ACT 800-262-4228

INPATIENT

After a $150 deductible per confinement, 80% of the first $3,000; then, when out-of-pocket costs (including the deductible) reach $5,000 in a calendar year, 100% up to a $25,000 lifetime maximum. (If pre-admission certification is not obtained, 70% of the first $3,000; the difference between 70% and 80% does not apply to out-of-pocket costs.)

OUTPATIENT

After a $200 plan deductible, 50% of reasonable and customary charges up to $750 per calendar year, subject to the $25,000 lifetime maximum.

AETNA (INDEMNITY BENEFIT PLAN) (202) 775-6910

INPATIENT

After a $1,000 calendar year deductible, 80% of covered charges (High Option); after a $1,000 per admission deductible, 70% of covered charges (Standard Option); 100%, when out-of-pocket costs (after the deductible) reach $3,000 ($8,000 Standard Option). The benefits payable are limited to a lifetime maximum of 45 days of confinement. (If pre-admission certification is not obtained, the first $500 of otherwise covered charges are excluded from coverage before the deductible is applied.)

Admissions for alcoholism or drug abuse are not covered unless the patient is undergoing a program of therapy supervised by a doctor (M.D. or D.O.) who certifies that a follow-up program has been established which includes therapy at least once a month and includes attendance at least twice a month at meetings of organizations devoted to treatment of the condition. Admissions aimed primarily at overcoming the after-effects of a specific episode of drinking or drug abuse (detoxification), or to keep the patient from access to alcohol or drugs (maintenance care), are not covered.

OUTPATIENT

80% of covered charges after $200 calendar year deductible (High Option); $25 per visit up to 50 visits (Standard Option). The benefits payable (except for prescription drug charges) are limited to $1,000 per calendar year.

AFGE HEALTH BENEFIT PLAN (High Option) (202) 783-0504 / 800-424-4308

(High Option)

DRUG ABUSE TREATMENT BENEFIT

INPATIENT

$50 deductible per confinement, 80% for first 30 days and 50% after 30 days. After reaching $6,000 catastrophic limit in a calendar year, 100% for remainder of calendar year up to lifetime maximum of $50,000. (If pre-admission certification is not obtained, benefits are reduced by room and board charges for one day ($500 maximum).)

INPATIENT AND/OR OUTPATIENT

80% of reasonable and customary charges for the first 13 visits and 50% thereafter to a maximum of $1,500 per calendar year. Other covered charges payable at 50%.

(Standard Option)

ALCOHOLISM AND DRUG ABUSE TREATMENT BENEFIT

INPATIENT

100% after $100 deductible up to 30 days, then 50% up to $5,000 catastrophic limit, then 100% for remainder of calendar year.

OUTPATIENT

Beginning with the third visit, $16 a visit up to $800 per calendar year.

Lifetime maximum of $25,000 inpatient and outpatient combined.

(Both Options)

If an employer-required drug test results in a confirmed positive, a third confirmatory test (if requested by the employee) by an independent licensed laboratory of the employee's choosing, is a covered expense. Benefits for the third test are payable at 100% of the reasonable and customary charges. **Employer** means the Government of the United States and the Government of the District of Columbia.

AMERICAN POSTAL WORKERS UNION HEALTH PLAN (APWU) (MD) 800-492-APWU / 800-222-APWU

$500 calendar year deductible

INPATIENT

50% of the next $15,000 of covered charges, then 100% for the balance of that calendar year. The maximum lifetime benefit is $25,000.

OUTPATIENT

50% of up to $600 in covered charges each calendar year. Charges for outpatient visits are covered at 50% of up to $50 per visit.

BLUE CROSS AND BLUE SHIELD (SERVICE BENEFIT PLAN) (See phone directory for number of local plan.)

INPATIENT

80% (60% Standard Option) after a $50 ($100 Standard Option) per admission deductible, including inpatient physician care, which is covered at 80% UCR (60% UCR Standard Option) after a $200 ($250 Standard Option) calendar year deductible. One treatment program per lifetime (28-day maximum) for up to $3,500 ($2,500 Standard Option) in a hospital or in a freestanding alcoholism or drug abuse facility approved by the local Plan.

Lifetime maximum for drug addition, alcoholism, and mental conditions is $75,000 High Option and $50,000 Standard Option.

OUTPATIENT

70% UCR (60% UCR Standard Option) after the $200 ($250 Standard Option) calendar year deductible, for up to 50 visits (25 visits Standard Option) per calendar year, for services of covered providers.

Lifetime maximum applies to outpatient care also (see Inpatient).

FOREIGN SERVICE BENEFIT PLAN (202) 833-4910

INPATIENT

Regular benefits for up to five days' confinement each calendar year for emergency detoxification in a hospital or an accredited treatment center with detoxification facilities.

Up to $8,000 for one 28-day inpatient treatment program per calendar year in an accredited alcoholism or drug treatment facility, limited to two treatment programs per lifetime. Withdrawal prior to completion constitutes use of one program. No other benefits are available for the treatment of alcoholism or drug addiction with the exception of the emergency detoxification benefit.

OUTPATIENT

Aftercare Treatment Program immediately following the 28-day inpatient program is included under the $8,000 maximum.

GEBA HEALTH BENEFIT PLAN (301) 688-7912 / 1-800-826-1126

INPATIENT

After $250 deductible per confinement, 50% of covered charges up to $10,000 per calendar year, then 100% for treatment in a hospital or an approved alcoholism and drug rehabilitation center at which an individual is undergoing a definitive treatment program.

Lifetime maximum for drug addiction, alcoholism, and mental conditions is $25,000.

OUTPATIENT

Up to $25 per visit up to 15 visits per year after satisfaction of the $250 calendar year deductible.

Licensed psychiatric day-care centers are covered.

Lifetime maximum applies to outpatient care also (see Inpatient).

GOVERNMENT EMPLOYEES HOSPITAL ASSOCIATION BENEFIT PLAN (GEHA) (816) 753-1260
(Kansas City) 821-6136

INPATIENT

50% of covered charges for hospital expenses, subject to a separate $500 deductible.

After the calendar year deductible has been met, up to $10 per day for doctors' visits or up to $25 per day if there is a psychotherapy session.

OUTPATIENT

After the calendar year deductible has been met, home and office visits limited to face-to-face psychotherapy sessions, including group sessions, up to a maximum of 30 sessions per calendar year, and up to a maximum payable of $25 per session.

MAIL HANDLERS BENEFIT PLAN (301) 738-1260

INPATIENT

After a $125 per confinement deductible, 100% of the first $2,500 of covered charges each calendar year; then, when out-of-pocket costs reach $5,000 in a calendar year, 100% up to a $25,000 lifetime maximum.

OUTPATIENT

$20 per visit up to 50 visits, to a maximum of $1,000 per calendar year. (This benefit is included in the regular outpatient physician benefit.)

NALC HEALTH BENEFIT PLAN (703) 471-1550

INPATIENT

After a separate $150 deductible, 50% for up to 30 days in a licensed institution that specializes in the treatment and rehabilitation of alcoholism or drug abuse.

OUTPATIENT

Benefits for treatment of mental conditions, alcoholism or drug abuse are subject to the $150 deductible and limited to a maximum of $1,500 each calendar year. Services of Mental Health Specialists and a community mental health center are included.

NAPUS HEALTH BENEFIT PLAN (202) 223-5151

INPATIENT

75% of covered services after satisfaction of $200 calendar year deductible which is separate from the regular Other Medical Benefits deductible.

OUTPATIENT

50% of reasonable and customary charges for covered services and supplies, limited to maximum of $1,000 per calendar year.

NFFE HEALTH BENEFIT PLAN 800-262-5233

INPATIENT

High Option: After the $750 calendar year deductible, 100% of covered charges for inhospital care with pre-admission certification (80% without certification), subject to a $20,000 annual maximum and a lifetime maximum of $50,000.

Also, 100% of reasonable and customary charges for a maximum of 28 days in an approved rehabilitative facility, limited to one confinement per lifetime. These charges are not subject to the $20,000 annual maximum or the $50,000 lifetime maximum.

Standard Option: After a $500 deductible per confinement, 50% of covered charges for up to 30 days per calendar year. Beginning with the 31st day, when a member's further out-of-pocket expenses reach $8,000, the Plan pays 100%. These benefits are subject to a $40,000 lifetime maximum per member.

OUTPATIENT

High Option: After the $750 calendar year deductible has been met, 100% for up to 50 visits per year, subject to the $20,000 annual maximum and the $50,000 lifetime maximum.

Standard Option: After a $250 calendar year deductible, up to $20 per visit for up to 20 visits per year, subject to the $40,000 lifetime maximum.

PANAMA CANAL AREA BENEFIT PLAN In Panama 62-3833 / In U.S. (402) 978-5596

INPATIENT

80% of reasonable and customary hospital room and board charges for up to 90 days per calendar year, after a $125 per confinement deductible.

OUTPATIENT

80% of expenses for the treatment of related services for mental conditions, alcoholism and drug abuse, not to exceed $24 per session with a limit of $400 per calendar year.

POSTAL SUPERVISORS HEALTH BENEFIT PLAN (800) 950-7727

INPATIENT

Up to $5,000 for one 28-day inpatient treatment program per calendar year in an accredited alcoholism or drug treatment facility.

OUTPATIENT

Up to $250 for an Aftercare Treatment Program which immediately follows the 28-day inpatient program.

Inpatient and Aftercare Treatment Programs are limited to two per lifetime. Withdrawal prior to completion constitutes use of one program. No other benefits of the Plan are available for the treatment of substance abuse.

POSTMASTERS BENEFIT PLAN (703) 683-5585

INPATIENT AND OUTPATIENT

After satisfaction of the $500 calendar year deductible, 70% of the remaining covered charges for room, board and other charges made by a hospital or rehabilitation facility for treatment of alcohol or drug abuse, including outpatient services and supplies. Benefits for substance abuse are limited to a calendar year maximum of $3,000.

RURAL CARRIER BENEFIT PLAN (301) 963-0001 800-638-8432

INPATIENT

Up to $5,000 for a 28-day inpatient treatment program in an accredited alcoholism or drug abuse treatment facility, limited to two programs per lifetime.

OUTPATIENT

Up to $250 for an Aftercare Treatment Program which immediately follows the 28-day inpatient program.

No other benefits are payable for these conditions.

SAMBA HEALTH BENEFIT PLAN (301) 984-1424

INPATIENT

(HOSPITAL)

100% of room and board charges and 90% of other hospital charges per confinement up to a maximum of 60 days, then 50% of actual covered expenses until out-of-pocket costs for such expenses reach $6,500 per calendar year, then 100% of covered expenses during the remainder of that calendar year. Benefits for confinements due to mental conditions, alcoholism, and drug addiction are limited to a lifetime maximum of $50,000.

(APPROVED REHABILITATIVE FACILITY)

Actual charge for room and board up to the facility's most common semiprivate room rate, and 90% of the amount charged for other services and supplies up to the reasonable and customary level, limited to a maximum of 28 days, and limited to one confinement per lifetime.

OUTPATIENT

After satisfaction of the $300 Other Medical Benefits calendar year deductible, 80% of charges, not to exceed a payment of $50 per visit, for up to 50 visits a year.

SSEHA HEALTH BENEFIT PLAN 1-800-424-7474 / (D.C.) 479-6039

INPATIENT

80% of covered charges after $200 special calendar year deductible until enrollee's share of covered charges reaches $4,000 per calendar year, in addition to special deductible, then 100% for remainder of calendar year up to a lifetime maximum of $50,000.

OUTPATIENT

50% of covered charges after $200 Other Medical Benefits deductible has been met, up to $2,000 per calendar year (subject to a lifetime maximum of $50,000).

The annual and lifetime maximum benefits include costs for mental condition and substance abuse treatment.

Group II Inpatient Benefits Only

AFGE Health Benefit Plan (High Option) (202) 783-0504 / 800-424-4308

ALCOHOLISM TREATMENT BENEFIT

In a hospital or a free-standing alcoholism treatment facility, up to $3,500 for a maximum 30-day treatment session approved by the Joint Commission on Accreditation of Hospitals (JCAH), limited to one session per calendar year, and limited to two sessions per lifetime. No other benefit provisions apply for the treatment of alcoholism.

ALLIANCE HEALTH BENEFIT PLAN (202) 479-1760 or 1-800-950-2583

Up to $4,500 ($3,500 Standard Option) for one 30-day inpatient treatment program per calendar year in a JCAH approved facility, limited to two per lifetime. No other treatment or hospitalization is covered. Withdrawal prior to completion constitutes use of one program.

BACE HEALTH BENEFIT PLAN (301) 881-0510

Up to $5,000 for one 30-day inpatient treatment program per calendar year in an approved JCAH facility, limited to two per lifetime. No other treatment or hospitalization is covered. Withdrawal prior to completion constitutes use of one program.

NAGE HEALTH BENEFIT PLAN 1-800-424-3707

Up to $4,000 for one 30-day inpatient treatment program per calendar year in a licensed treatment facility which has an approved treatment program. This benefit is limited to two treatment programs per lifetime. No other benefits are available for substance abuse treatment.

NTEU HEALTH BENEFIT PLAN 800-344-5599

Up to $3,000 for one 30-day treatment program in a calendar year, limited to two treatment programs per lifetime. No other benefits are available for alcoholism and drug addiction.

PREPAID PLANS

In the HMOs, hospitalization for medical treatment of substance abuse is provided; services are limited to emergency care, diagnosis, treatment of medical complications, and medical management of withdrawal symptoms (acute detoxification) if the Plan doctor determines that outpatient management is not medically appropriate. Thus, the medical, nonpsychiatric aspects of treatment are the same as for any other illness or condition.

Because the HMOs are regulated by the States, much of what they offer for substance abuse rehabilitation is state-driven. Some States, of course, require benefits beyond diagnosis and detoxification.

At a minimum, when a Plan does not offer separate inpatient and outpatient substance abuse rehabilitation benefits, Plan members may use the inpatient days and outpatient visits available under the Plan's Mental Condition benefits for the treatment of substance abuse. Any days/visits used draw down upon the benefits available for treatment of either mental conditions or substance abuse in such cases, and the Mental Condition benefits' copayments and limitations apply.

Alabama

Complete Health of Alabama, Inc. (205) 933-7661

Substance abuse benefits are provided in conjunction with the Plan's Mental Condition benefits:

Inpatient- Up to 30 days per calendar year with 50% coinsurance.

Outpatient - Up to 20 visits per calendar year; member pays $35 per visit.

Humana Health Plan of Alabama (205) 534-8411 (Huntsville / N. Alabama), (205) 277-1511 (Montgomery)

Services for psychiatric aspects are covered under Mental Condition benefits.

Inpatient - 30 days per calendar year - no charge.

Outpatient - 20 visits per calendar year; $20 copay each individual therapy and $10 each group therapy.

Medical Center Health Plan (904) 484-4080

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 25 outpatient visits (member pays $10 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Partners Health Plan of Alabama (205) 942-5787

Substance abuse benefits are provided in conjunction with the Plan's Mental Condition benefits: Inpatient - Up to 30 days each calendar year; no charge. Outpatient - Up to 20 visits per calendar year; member pays $10 per visit.

Prime Health Plan (205) 342-0022

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of hospitalization each calendar year (member pays nothing for first 30 days) and up to 20 outpatient visits (member pays 50% per covered visit) each calendar year. Care must be received from or arranged by Plan doctors.

Arizona

Arizona Health Plan, Inc. (602) 870-7569

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits @ $20 per visit.

CIGNA Health Plan of Arizona - Phoenix (602) 371-2610

Outpatient - Unlimited visits for follow-up care and counseling; $5 per visit. Inpatient - Lifetime maximum of two 10-day rehabilitation programs (intermediate care); no charge.

CIGNA Health Plan of Arizona - Tucson (602) 571-6596

Outpatient - Unlimited visits; $5 copayment for each covered visit. Inpatient - Covered under Mental Condition benefits for up to 30 days; no charge.

EQUICOR Arizona (602) 881-9009

Outpatient - Treatment for the psychiatric aspects is covered for up to 20 visits per year; member pays nothing for first visit, $25 per visits 2-20. Inpatient - Treatment for the psychiatric aspects is covered under Mental Condition benefits for up to 30 days per year; member pays nothing.

FHP - Arizona (602) 968-0062

Outpatient - 20 visits @ $3 copayment. This may be combined with 30 days outpatient Mental Condition visits for additional 20 visits @$3 per visits 1-5, $5 per visits, 6-20. Inpatient - Lifetime maximum of two 30-day programs in rehabilitation center @ no charge.

Humana Health Plan - Phoenix (602) 840-1851

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days per calendar year; no copayment. Outpatient - 20 visits per calendar year; $20 copayment per visit.

Intergroup (800) 228-5135

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to two 30-day sessions of inpatient treatment (member pays nothing) and all necessary outpatient visits (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors. Inpatient benefits are subject to a lifetime maximum of two 30-day inpatient treatment programs; members must pay all charges if they do not complete the treatment program.

Maxicare (602) 265-1886

Medical and hospital services for medical aspects are covered the same as for any other illness or condition. Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 45 days. Outpatient - Up to 20 visits.

Maxicare/Tucson (602) 721-5536

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits per calendar year; member pays a $2 copay for first visit and a $15 copay per visit for subsequent 19 visits.

Patients' Choice 1-800-248-9404

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays 25% of billed charges up to $150 maximum per day during the benefit period) and for up to 20 outpatient visits (member pays $25 per visit) each calendar year. Care must be received from or arranged by Plan doctors. Members must pay all charges if they do not complete the treatment program.

Principal Health Care (602) 861-0033

Services for psychiatric aspects are covered under Mental Condition benefits. 20 outpatient visits per calendar year at $20 per visit and 30 inpatient days per calendar year (no copayment). In addition, the Plan covers up to $2,500 per calendar year of outpatient counseling at $20 per visit and $9,000 per calendar year of inpatient care (no copayment).

Arkansas

American HMO - Arkansas (800) 242-7460

Treatment for the psychiatric aspects of substance abuse is provided in conjunction with Mental Condition benefits: Inpatient - Up to 30 days per calendar year with no lifetime maximum; no charge. Outpatient - Up to 20 visits per year @ $20 per visit.

California

Bay Pacific (800) 345-8882

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays 50% of charges not to exceed $20 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

California Care (800) 825-1030

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days per calendar year; member pays nothing. Outpatient - Up to 20 visits @ $20 per visit.

CareAmerica (818) 407-2273

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; member pays $300 copayment per admission. Outpatient - Up to 30 visits ($3 per visits 1-5, $25 per visits 6-30).

Children's Hospital Health Plan (415) 668-8211

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days per calendar year (member pays nothing for first 30 days - all charges thereafter). Outpatient - 20 visits @ $25 per visit.

CIGNA Health Plan of Southern California - San Diego (619) 546-4241

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits @ $20 per visit.

CIGNA Private Practice Plan (800) 344-0557

Outpatient care covers all necessary treatment for follow-up care and counseling; no charge. Inpatient services for psychiatric aspects are covered under Mental Condition benefits for up to 30 days; no charge.

EQUICOR Health Plan California (800) 821-4205

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing after a $300 hospital admission copayment) and all necessary outpatient visits (member pays $20 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

FHP (213) 493-6411

Outpatient - 20 visits @ $3 copayment. This may be combined with outpatient Mental Condition visits for additional 20 visits @ $3 per visits 1-5, $5 per visits 6-20. Inpatient - Lifetime maximum of two 30-day rehabilitation programs @ no charge.

First Farwest Foundation for Medical Care (503) 222-0399

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 45 days @ 10% of first $4,000 of charges in Plan hospital, no charge thereafter. Outpatient - 37 visits @ $5 per visit to Plan doctors.

Foundation Health Plan (213) 493-6411

Substance abuse benefits are provided in conjunction with Mental Condition benefits: Inpatient - Up to 30 days per calendar year; member pays $100 per day on days 2, 3 and 4 per admission. Outpatient - Up to 30 visits per calendar year; member pays $25 per visit.

French Hospital (415) 589-2900

Inpatient - Up to 30 days per calendar year; no copayment. Outpatient - Up to 20 visits; member pays $25 copayment per visit.

General Med (213) 338-1000

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 10 days per admission with a maximum of 30 days of hospitalization; no charge. Outpatient - Up to 20 visits @ $2 per visit.

Greater San Diego (619) 571-3102

Covered under Mental Condition benefits, up to 30 inpatient days and up to 20 outpatient visits with either $20 per outpatient visit or 50% of cost, whichever is less.

Group Health Service Plan - Healthcare (916) 929-2221

Plan's inpatient care is limited to detoxification only. Outpatient services are provided in conjunction with the Plan's Mental Condition benefits. Up to 20 outpatient visits per year @ $10 per visit for the first 5 visits and $25 each for visits 6-20.

HEALS Health Plan (800) 372-8200

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days per calendar year (member pays nothing for first 30 days - all charges thereafter). Outpatient - 20 visits per calendar year @ $15 per visit.

Health Net 1-800-621-5560

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays $20 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

The Health Plan of America (800) 888-9982

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays $100 for first 30 days-all charges thereafter) and up to 20 outpatient visits (member pays 50% of charges for each covered visit-all charges thereafter) each calendar year. Care must be received from or arranged by Plan doctors.

Health Plan of the Redwoods (707) 544-2273

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits @ 50% to a maximum of a $40 copay per visit.

IPM (800) 554-3110

Inpatient care is a maximum of 30 days per calendar year in rehabilitation center @ $10 per day. Outpatient care is provided for 20 visits @ $10 per visit.

Kaiser Foundation Health Plan, Northern California Region (415) 428-5507

Inpatient care for psychiatric aspects is covered under Mental Condition benefits (45 days per calendar year; no copayment). Outpatient care is provided for 20 visits per calendar year for psychiatric aspects under Mental Condition benefits at $10 per visit and, in addition, all necessary outpatient counseling at $5 per visit.

Kaiser Foundation Health Plan, Southern California Region (213) 660-1720 (Southern California), (805) 328-1682 (Kern County)

Inpatient care for psychiatric aspects is covered under Mental Condition benefits (45 days per calendar year; no copayment first 14 days, 25% of charges next 31 days). Outpatient care is provided for 20 visits per calendar year for psychiatric aspects under Mental Condition benefits at $10 per visit and, in addition, all necessary outpatient counseling at $3 per visit. Also, short term inpatient recovery services, including support and counseling under the Plan's treatment program with no copayment.

Lifeguard Health Plan (408) 371-9611

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing for first 30 days-all charges thereafter) and up to 20 outpatient visits (member pays 50% of charges, not to exceed $20 per visit for each covered visit) each calendar year. Care must be received from or arranged by Plan doctors.

Maxicare (Northern California and Sacramento) (415) 375-8600

Medical and hospital services for medical aspects are covered the same as for any other illness or condition. Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days per year. Outpatient - 20 visits per year.

Maxicare (Southern California) (213) 578-9000

Medical and hospital services for medical aspects are covered the same as for any other illness or condition. Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 45 days per year. Outpatient - 20 visits per year.

National Med 1-800-468-8600

Outpatient - Up to 20 outpatient visits are provided as a combined mental conditions/substance abuse benefit. You pay a $5 copay for each covered visit when the visit is for substance abue. Inpatient - One 30-day substance abuse rehabilitation program per calendar year. You pay nothing.

PacifiCare (714) 952-1121

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no copayment. Outpatient - 20 visits @ $20 per visit.

Partners Health Plan (800) 247-5727

Substance abuse benefits are provided in conjunction with Mental Condition benefits: Inpatient - Up to 30 days per calendar year; member pays nothing. Outpatient - Up to 20 visits per calendar year; member pays a $20 copay per visit.

Peak Health Plan (619) 293-6464

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days; no copayment. Outpatient - 20 visits @ $20 per visit.

Ross Loos (800) 882-4462

Inpatient - Unlimited hospitalization; no charge. Outpatient - Unlimited visits; $4 per visit.

St. Joseph's Omni (209) 466-6664

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient: 30 days per calendar year; no copayment. Outpatient - 20 visits per calendar year; copayment of $3 per visits 1-3, $20 per visits 4-20. In addition, the Plan provides one 30-consecutive day inpatient rehabilitative program per lifetime with copayment of $200 and $50 per day.

Takecare (415) 645-3210

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days per calendar year (no copayment for hospital services; $15 per inhospital doctor's visit). Outpatient - 20 visits per calendar year @ $15 per visit.

Travelers Health Network (Fresno) (209) 225-6667

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days per calendar year (no copayment); hospital care days may be exchanged on a 2 for 1 basis for care in a day treatment facility. Outpatient - 20 visits per calendar year; member pays nothing for first visit, $20 per visits 2-20.

United Health Plan (213) 671-3465

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, the Plan provides up to 20 outpatient visits to Plan's mental health providers and up to 30 days of elective detoxification in an Alcohol Detoxification Center. These benefits may be combined with the Plan's Mental Condition benefits.

ValuCare (209) 435-8366

Plan provides up to 20 outpatient visits for follow-up care and counseling per calendar year at $20 per visit. Inpatient services for psychiatric aspects are provided in conjunction with the Plan's inpatient Mental Condition benefits (up to 30 days per calendar year).

Colorado

CompreCare, Inc. (303) 750-6200

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 45 days of inpatient treatment (member pays nothing). Outpatient: Up to 90 visits in rehab center for members maintaining residence at home and receiving services on an ambulatory basis (member pays nothing). One rehab service per calendar year (maximum of 2 per lifetime). Care must be received from or arranged by Plan doctors. Members must pay all charges if they do not complete the treatment program.

Healthcare United (800) 231-2106

Covered under Mental Condition benefits: Inpatient - 30 days per calendar year; member pays nothing. Outpatient - Up to $1,000 or 20 visits, whichever is greater, per calendar year; member pays 50% of charges for 20 visits and all charges thereafter.

HMO Colorado - Denver and Colorado Springs (303) 831-4114

Inpatient - 45 days per calendar year @ $200 per admission. Outpatient - 20 visits per calendar year @ $10 per visit.

Kaiser Foundation Health Plan (303) 861-3220

Inpatient care for psychiatric aspects is covered under Mental Condition benefits (30 days; no copayment). Plan provides 20 outpatient visits per calendar year for psychiatric aspects (no copayment) under Mental Condition benefits; and, in addition, outpatient counseling under the Personal Assistance Program (no copayment), all necessary outpatient rehabilitative care up to a maximum benefit of $1,300 per calendar year (member pays 50% of charges for covered services, up to two inpatient non-medical detoxifications per calendar year up to a maximum benefit of $500 per calendar year (member pays nothing for covered services), and all necessary inpatient rehabilitative care up to a maximum benefit of $7,000 per calendar year (member pays 50% of charges for covered services).

MetLife HealthCare Network of Colorado (303) 526-9292

Outpatient - Treatment for the psychiatric aspects is covered under Mental Condition benefits for up to 20 visits per year; member pays $20 per visit. Inpatient - Treatment for the psychiatric aspects is covered for up to 30 days per year; member pays nothing.

Peak Health Plan (719) 548-8700

Services for psychiatric aspects are covered under Mental Condition benefits: All necessary outpatient visits at $25 per visit; 45 days of hospitalization at no charge for the first day and a $25 per day copayment thereafter.

PruCare of Colorado (303) 796-8788

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 45 days (90 partial days); no charge. Outpatient - 20 visits; no charge for visits 1-3, $20 per visits 4-20.

Qual-Med (719) 598-0553

Services are provided in conjunction with Mental Condition benefits: Inpatient - Up to 45 days of hospitalization per calendar year; member pays nothing. Outpatient - Up to 20 visits per calendar year; member pays $20 per visit for 20 visits; all charges hereafter.

Rocky Mountain HMO 1-800-843-0719

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing) and for up to 30 hours of outpatient care (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors. Benefits are subject to a lifetime maximum of two complete Rehabilitation Treatment Programs per lifetime. A complete Program consists of the above-mentioned in and outpatient care. Once the first rehabilitation has begun, the entire program must be completed in 12 months. Unused portions of the first program may not be carried over beyond the 12-month period. There is no time limit for completing the second program.

Connecticut

Berkshire (413) 499-4009

Covered under Mental Condition benefits up to 60 days inpatient, member pays nothing, and up to 20 outpatient visits for substance abuse, member pays nothing; up to 30 visits per year for alcoholism, no copayment.

CHCP (203) 371-1527

Outpatient care is provided in conjunction with Mental Condition benefits for 30 visits, no copayment. Inpatient care is provided for up to 45 days in rehabilitation center, no copayment.

CIGNA Healthplan of Connecticut, Inc. (203) 289-6088

Up to 20 outpatient visits for follow-up and counseling @ $3 per visits 1-3, $25 per visits 4-20. Up to 45 days rehab (intermediate care); member pays nothing.

Constitution Health Network, Inc. 1-800-CARE-CHN

Outpatient care is provided in conjunction with Mental Condition benefits. Inpatient care is provided for up to 45 days in substance abuse rehabilitation (intermediate care) programs per calendar year in an alcohol detoxification or rehabilitation center approved by the Plan. Member pays nothing during the benefit period.

Health New England (413) 787-4000

Outpatient care is provided for up to 20 visits per year; member pays $5 per visit. Inpatient care is provided for up to 30 days per year; member pays nothing during the benefit period.

Kaiser (203) 280-1200

Services for psychiatric aspects are covered under Mental Condition benefits: 20 outpatient visits (nothing to pay first 10 visits, 50% of charges next 10 visits) and 60 days of hospitalization at no copayment. In addition, 45 days of inpatient/outpatient detoxification and rehabilitative treatment for substance abuse at no copayment.

Physicians Health Services of Connecticut (203) 381-6400

Services for psychiatric aspects of substance abuse are covered under Mental Condition benefits: Inpatient - 30 days; no copayment. Outpatient - 20 visits @ $20 each.

U.S. Healthcare (800) 323-9930

Medical and hospital services for the medical aspects are covered the same as for any other illness or condition. Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 60 days per 365-day period. Outpatient - 20 visits per 365-day period.

Delaware

CIGNA Healthplans of Penn., New Jersey & Del., Inc. (800) 444-2150

Outpatient care is covered under Mental Condition benefits for up to 20 visits @ $20 copayment per visit. Inpatient care is covered for up to 30 days in substance abuse rehab (intermediate care) program; no charge.

Delaware Valley HMO (215) 358-5454

Treatment for the psychiatric aspects of drug abuse is covered under Mental Condition benefits: Inpatient - Up to 30 days per calendar year; member pays nothing under High Option, $125 copayment per day up to hospital copayment maximum of $600 per year under Standard Option. Outpatient - Up to 20 visits per year; member pays nothing for visits 1-3, 25% of charges for visits 4-10 and 50% of charges for visits 11-20 under both options.

Treatment for the psychiatric aspects of alcohol abuse is covered as follows: Inpatient - Up to 30 days per calendar year in a residential alcohol and/or drug treatment rehabilitation center, subject to a lifetime maximum of 90 days; member pays nothing for the first 30 days and 25% of charges thereafter for each covered course of treatment. Outpatient - Up to 30 visits per calendar year, subject to a lifetime maximum of 120 visits; member pays $3 per visit for the first 30 visits and 50% of charges thereafter for each covered course of treatment.

Healthcare Delaware (302) 421-4141

Outpatient - Up to 20 outpatient visits per calendar year. Member pays nothing for visit 1-3, $20 per visit for visits 4-20. Inpatient - One 30-day substance abuse rehabilitation program per calendar year.

HMO Delaware (302) 421-2466

Outpatient services for psychiatric aspects are provided in conjunction with Mental Condition benefits: Up to 20 visits per year; $2 for the first visit, $12 per 2-20 visits. Inpatient care in an alcohol detoxification or rehabilitation center is limited to two 30-day intermediate care programs per lifetime; no copayment.

Total Health Plus (302) 421-3222

Outpatient care is provided in conjunction with Mental Condition benefits: Up to 20 visits to Plan doctor, consultants, other psychiatric personnel each calendar year; member pays nothing for the first 3 visits, $25 per visits 4-20. Inpatient care - Lifetime maximum of two 30-day rehabilitation programs in a detoxification or rehabilitation center (no copayment).

U. S. Healthcare (800) 323-9930

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days each 365-day period. Outpatient - 20 visits each 365-day period.

District of Columbia

CapitalCare (703) 761-5599

Outpatient care is provided in conjunction with Mental Condition benefits for 20 visits; member pays $25 per visit. Inpatient care is provided for 30 days per calendar year with a 50% of charges copayment and a lifetime maximum of 90 days

CareFirst (301) 529-2500

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits @ $15 per visit.

CIGNA Healthplan Mid-Atlantic (301) 621 8490

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; $200 copayment for each stay of 3 days or less, $500 copayment for 4 days or more. Outpatient - 20 visits; $25 copayment per visit.

George Washington University Health Plan (202) 676-4103

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (members with High Option pay nothing; members with Standard Option pay $75 per day up to hospital copayment maximum) and up to 20 outpatient visits (members with High Option pay nothing; members with Standard Option pay $25 for individual visit/$10 per group visit) each calendar year. Care must be received from or arranged by Plan doctors.

GHA (202) 966-4357

Covered under Mental Condition benefits: Inpatient - 30 days per calendar year; High Option member pays $100 per calendar year if hospital copayment has not been satisfied, Standard Option member pays $200 per calendar year if hospital copayment has not been satisfied. Outpatient - 20 visits per calendar year; High Option member pays nothing, Standard Option member pays $10 per visit.

Healthplus (301) 277-6520

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays $50 per day for up to 30 days) and up to 20 outpatient visits (member pays $25 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Kaiser - Mid Atlantic (202) 364-3400

Outpatient visits for follow-up care and counseling for substance abuse at no copayment. Inpatient care is limited to detoxification, and psychiatric aspects of substance abuse are covered under the Plan's inpatient Mental Condition benefits of 30 days of hospitalization at no copayment.

M.D. IPA (301) 294-5110

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 35 days of inpatient treatment (member pays $50 per day up to $300 for first inpatient admission only per calendar year) and up to 25 outpatient visits (member pays 50% of charges) each calendar year. Care must be received from or arranged by Plan doctors.

Network (703) 849-8800

Services for psychiatric aspects are covered under Mental Condition benefits: 20 outpatient visits at 50% of charges (for both options) and 30 days of hospitalization at 30% of charges (for both options).

Physicians Care (703) 525-0602

Outpatient care is provided for 25 visits at 50% per visit. Inpatient care is limited to a lifetime maximum of two 14-day programs in a rehabilitation center; member pays 50% of charges.

PruCare of Washington, D.C. (202) 775-4030

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits @ $10 per visit.

Florida

Ameriplan (904) 355-5020

Outpatient - Plan provides 20 outpatient visits to Plan's mental health providers for follow-up care and counseling subject to the following copayments: visits 1-3, $5 each; visits 4-10, $25 each; visits 11-20, $50 each. Inpatient - Each member is entitled to a lifetime maximum of two 21-day substance abuse programs, no copayment.

AV-MED (305) 665-5437

Covered under Mental Condition benefits: Inpatient - 30 days per calendar year; member pays $100 per day to the hospital and $20 per visit by a doctor. Outpatient - 20 visits per calendar year; member pays $20 per visit ($5 per group therapy visit).

Capital Health Plan (904) 386-3161

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 31 days; no charge. Outpatient - Up to 20 visits @ $10 per visit.

CIGNA Health Plan of Florida - Orlando (305) 660-0639

Covered under Mental Condition benefits: Outpatient - Up to 20 visits, copayment of $20 per visit. Inpatient - Detoxification and up to 30 days hospitalization; member pays nothing.

CIGNA Health Plan of Florida - Tampa (813) 884-2400

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits @ $20 copayment per visit.

CIGNA Health Plan of S. Florida (Miami/Ft. Lauderdale) (305) 493-5400

Outpatient - Up to 20 visits, $10 copayment per visit. Inpatient - Unlimited detoxification and up to 30 days rehabilitation; $150 per day copayment.

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. Inpatient - Up to 30 days in alcohol detoxification or rehabilitation center; no charge. Outpatient - Up to 30 visits; no charge.

Comprehensive American Care (305) 545-5506

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. Inpatient - Up to 30 days in alcohol detoxification or rehabilitation center; no charge. Outpatient - Up to 30 visits; no charge.

Health Alliance Plan (813) 682-2193

Substance abuse benefits are provided in conjunction with the Plan's Mental Condition benefits: Inpatient - Up to 30 days each calendar year; no charge. Outpatient - Up to 20 visits per calendar year; no charge.

Health Options of Central Florida (305) 291-1030

Covered under Mental Condition benefits: Inpatient - 30 days per calendar year; member pays nothing. Outpatient - 20 visits per calendar year; member pays nothing for first visit, $30 per visits 2-20.

Health Options of Gainesville (904) 371-8333

Plan's substance abuse benefits are provided (covered) under Mental Condition benefits. Up to 20 outpatient visits per calendar year, nothing for the first visit, $30 per visits 2-20; up to 30 days inpatient care, $100 per admission.

Health Options of Jacksonville (904) 731-7967

The Plan's substance abuse benefit is provided in conjunction with the Plan's Mental Condition benefits. Up to 20 visits per year, nothing for the first visit, 50% of charges (not to exceed $30 per visit) for visits 2-20; up to 30 days inpatient care, no charge.

Health Options of Pensacola (904) 434-2166

Plan provides up to 20 outpatient visits per year for follow-up care and counseling at nothing for the first visit; 50% of charges (not to exceed $30 per visit) for visits 2-20. Inpatient care - Lifetime maximum of two 28-day rehabilitation programs, $100 per day for the first 5 days, $500 maximum per year.

Health Options of South Florida (305) 591-9955

The Plan's substance abuse benefit is provided in conjunction with the Plan's Mental Condition benefits. Up to 20 outpatient visits (or $1,000 in benefits, whichever is greater) per calendar year. Member pays nothing up to 31 days of inpatient care per calendar year.

Health Options of Tampa Bay (813) 873-8222

The Plan's substance abuse benefit is provided in conjunction with the Plan's Mental Condition benefits. Up to 20 outpatient visits per calendar year, nothing for the first visit, 50% of charges for visits 2-20 each year; up to 30 days of inpatient care, no copayment.

HealthWin 1-800-432-2820

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days; no copayment. Outpatient - 20 visits; no copayment for visits 1-2, $10 copayment per visits 3-10, $25 copayment per visits 11-20.

HIP Network of Florida (305) 491-9055

Outpatient - 20 visits to mental health providers; $35 copayment per visit. Also, an additional 20 days @ $35 per visit under Mental Condition benefits. Inpatient - 30 days; no copayment.

Humana Medical Plan 1-800-531-4773 (South Florida), (813) 286-1960 (Tampa), (904) 677-8530 (Daytona), (305) 843-5541 (Orlando)

Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits @ $20 per visit each calendar year.

Medical Center Health Plan (904) 474-8255

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 25 outpatient visits (member pays $10 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

MetLife HealthCare Network of Florida (407) 660-1712

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Up to 30 days per year; member pays $100 per admission. Outpatient - Up to 24 visits per year; member pays $5 per visit.

PruCare of Jacksonville (904) 391-3415

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits @ 50% of charges.

PruCare of Orlando (407) 875-6600

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits @ 50% of charges.

PruCare of South Florida (305) 944-8563 or 492-8244

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits; no charge.

PruCare of Tampa Bay (813) 932-1977

Up to 44 outpatient visits for follow-up care and counseling (lifetime benefit of $2,000). Up to 30 days of hospitalization at no charge.

Georgia

HMO Georgia, Inc. (404) 365-7150

Substances abuse benefits are provided in conjunction with Mental Condition benefits: Inpatient - Up to 30 days per calendar year; no charge. Outpatient - Up to 20 visits per calendar year; member pays 50% of charges per visit.

Kaiser (404) 233-0556

Up to 30 outpatient visits in treatment program for substance abuse and necessary aftercare visits at no copayment. Inpatient care for psychiatric aspects of substance abuse is covered under Mental Condition benefits for up to 30 days at no copayment..

MetLife HealthCare Network of Georgia (404) 396-2111

Combined with Mental Condition benefits: Inpatient - 30 days per year; member pays nothing. Outpatient - 20 visits per year; member pays $20 per visit.

Partners Health Plan of Georgia (404) 951-1255

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays 20% of charges) and up to 20 outpatient visits (member pays $25 for individual therapy; $10 for group therapy per visit) each calendar year. Care must be received from or arranged by Plan doctors.

PruCare of Atlanta (404) 436-4673

Outpatient - 20 visits @ 50% of charges. Inpatient - Up to 30 days for rehabilitation; no charge.

Guam

FHP 646-1894

Outpatient care is 20 visits at $3 copayment. This may be combined with 30 days outpatient Mental Conditions benefit for additional 20 visits at $3 per visits 1-5 and $5 per visits 6-20. Inpatient is a lifetime maximum of two 30-day programs in rehabilitation center.

Guam Memorial Health Plan (671) 472-4647

Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (High Option, member pays nothing for 10 days, $50 per day copay from 11th to 30th day, full charges thereafter; Standard Option, member pays nothing for first 7 days, 20% of charges for 8-30th day, full charges thereafter) and up to 20 outpatient visits (High Option member pays nothing; Standard Option member pays $5 per visit) each calendar year.

Health Maintenance Life 646-7826

Provided in conjunction with Mental Condition benefits: Inpatient - 30 days; $100 copayment per hospital admission. Outpatient - 20 visits at $3 copayment.

Hawaii

HMSA CHP (808) 944-2372

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays 50% of all charges) and for up to 20 hours of outpatient visits (member pays 50% of all charges) each calendar year. Treatment program must be completed within 12 months. The second treatment program may be started 12 months after the start of the first program, with no time limit for completion. Care must be received from or arranged by Plan doctors. Benefits are subject to a lifetime maximum of two 30-day inpatient treatment programs. Members may combine with Mental Condition benefits to include: up to 20 visits for individual outpatient sessions (member pays $10 per visit; $5 for group sessions); one series of psychological testing (member pays $20 per series of tests) up to 30 days inpatient treatment (member pays 20% of hospital charges and 25% of psychiatric services).

HMSA (808) 942-1111

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays 20% of charges for Plan's mental health providers, nothing for Member Assistance Program providers). Benefits are subject to a lifetime maximum of two complete inpatient programs per lifetime; member must complete the first program within one year. For unlimited outpatient visits, member pays nothing for Member Assistance Program providers, 20% copay for all other Plan mental health providers.

Island Care (808) 943-1127

Outpatient - Up to 20 visits; member pays $20 per individual visit or $10 per group visit. Inpatient - Services for psychiatric aspects are covered under Mental Condition benefits: Up to 30 days @ $50 per day and 25% of doctor charges.

Kaiser (808) 521-0803

30 days of inpatient rehabilitation in a specialized treatment facility; member pays 20% of charges (both options). In addition, services for the psychiatric aspects of substance abuse are covered under the Plan's Mental Condition benefits: 20 outpatient visits - Standard Option $5 per visit; High Option $3 per visit. 30 days of hospitalization - Standard Option 20% of room rate and 25% of cost of psychiatric professional services; High Option, member pays nothing for hospital services, 25% of the cost of inpatient psychiatric professional services.

Idaho

Foundation Health Plan (509) 326-8820

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for inpatient and outpatient treatment for up to a Plan maximum payment for combined inpatient and outpatient treatment of $5,000 per member every 24 months. Care must be received from or arranged by Plan's doctors.

Group Health (509) 838-9100

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for inpatient drug treatment with the Plan paying 80% up to $1,000 per year with a lifetime maximum of $2,000 (member pays 20% - all charges after $1,000 in expenses per year and $2,000 per lifetime) and for inpatient alcohol treatment with the Plan paying 80% up to $1,500 per year (member pays 20% - all charges after $1,500 per year). Outpatient care is covered up to 10 visits (member pays $10 per group session or $20 per individual session) each calendar year. If there is a dual addiction of alcohol and drugs, the inpatient benefit will be limited to the amount of the inpatient alcohol benefit (not the combined amount of both benefits). Care must received from or arranged by Plan's doctors.

Medical Service Bureau (800) 632-2022

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 45 days @ $25 per day. Outpatient - 20 visits @ $5 per visit.

National Hospital Association (503) 222-0399

Services for psychiatric aspects are covered under Mental Condition benefits: 37 outpatient visits at $5 per visit to Plan doctors, 45 days of hospitalization at 20% of the first $4,000 in charges and no charge thereafter.

Peak Health Plan (208) 343-3330

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days; no copayment for first day, $25 per days 2-30. Outpatient - $25 per visit.

Illinois

American HMO - Illinois (800) 367-9597

Treatment for the psychiatric aspects of substance abuse is provided in conjunction with Mental Condition benefits: Inpatient - Up to 30 days per calendar year with no lifetime maximum; no charge. Outpatient - Up to 20 visits per year @ $20 per visit.

Anchor (312) 347-3420

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays $30 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

CarleCare (217) 337-3469

All necessary treatment (inpatient and outpatient); no day limit. No copayment for outpatient services; $100 copayment per inpatient hospital admission.

Chicago HMO LTD (312) 751-4460

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment for age 19 and over, 45 days for members 18 and younger; member pays nothing. Outpatient - Up to 4 hours per night up to 4 nights per week to a maximum of 4 consecutive weeks each calendar year; member pays nothing. Care must be received from or arranged by Plan doctors. Members are entitled to an After Care Benefit following outpatient and inpatient program(s); member pays nothing. After Care Program lasts for one session per week for 12 weeks. Benefits are subject to a lifetime maximum of one Substance Abuse Program per lifetime. Members must pay all charges if they do not complete the treatment program.

CIGNA Healthplan of Illinois, Inc. (312) 699-5700

Up to 20 outpatient visits per calendar year; no charge. Up to 30 days substance abuse rehab (intermediate care) per calendar year; no charge.

CIGNA Healthplan of St. Louis (314) 726-7860

Outpatient - Up to 20 visits; member pays $20 per visit. Inpatient - Detoxification and up to 30 days of hospitalization; member pays $50 per day up to $500 per individual or $1,000 maximum per family.

Dreyer HMO (312) 859-0400

Provided in conjunction with Mental Condition benefits: Inpatient - Detoxification and up to 30 days hospitalization per calendar year; no charge. Outpatient - Up to 20 visits per calendar year; member pays $20 per visit.

Group Health Plan (314) 993-6494

Outpatient - 20 visits at High Option, member pays nothing; Standard Option, 20 outpatient visits, member pays $20 per visit. These visits may be combined with the 20 visits under Mental Condition benefits to permit a total of 40 visits to mental health providers. Inpatient - Up to 30 days per calendar year in a substance abuse rehabilitation program subject to a $75 copayment per day, both options.

HealthChicago (312) 964-6200

Provided in conjunction with Mental Condition benefits: Inpatient - 30 days per calendar year; member pays nothing. Outpatient - 20 visits per calendar year; member pays $20 per visit.

HMO Great Lakes (312) 953-8850

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days; no copayment. Outpatient - 20 visits; no copayment for visits 1-2, $10 copayment per visits 3-10, $25 copayment per visits 11-20.

HMO Illinois, Foundation Program, & Blackhawk HAP (312) 938-6600

Outpatient care is provided in conjunction with Mental Condition benefits for 20 visits at lesser of 50% of charges or $20 copayment per visit. Inpatient care is also provided in conjunction with inpatient Mental Condition benefits for 30 days per calendar year in rehabilitation center, no copayment.

Maxicare Illinois (312) 786-9830

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 visits each year. Outpatient - 20 visits each year.

MetLife HealthCare Network of Illinois (312) 619-2240

Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Inpatient - Up to 30 days per year; no charge. Outpatient - Up to 20 visits per year; member pays $20 per visit.

MetLife HealthCare of St. Louis (314) 968-3966

Outpatient - Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Up to 20 visits per year; member pays $20 per visit (psychiatrist), $10 per visit (social worker), $5 (group session). Inpatient - Treatment for the psychiatric aspects of substance abuse is covered for up to 30 days per year; member pays $75 per admission.

Michael Reese Health Plan (312) 808-3801

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors.

Personal Care HMO (217) 351-1226

Outpatient care is provided for 20 visits per calendar year at $20 per visit. Inpatient care is 30 days per calendar year in rehabilitation center, with no copayment. Benefits can be combined with outpatient Mental Condition benefits to provide an additional 20 outpatient visits at $20 per visit.

PruCare Illinois (312) 299-9800

Inpatient services for psychiatric aspects are covered under Mental Condition benefits for up to 30 days at no charge. Outpatient - Unlimited visits at no charge.

PruCare Missouri (314) 567-6730

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days @ $70 per day. Outpatient - 20 visits @ $5 per visit.

SANUS (314) 434-6114

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing for first 5 days; 50% for next 25 days) and for outpatient visits the Plan provides for all necessary visits (member pays 50% per visit) each calendar year. Care must be received from or arranged by Plan doctors. Members must pay all charges if they do not complete the treatment program.

Share (312) 250-3232

Plan provides up to 20 outpatient visits per calendar year to Plan's mental health providers, member pays $20 per visit. Up to 30 days of hospitalization per calendar year (no copayment).

Union Health (312) 829-4224

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays $10 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Indiana

American HMO - Indiana (800) 445-1406

Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Inpatient - Up to 30 days per calendar year with no lifetime maximum; no charge. Outpatient - Up to 20 visits per year @ $20 per visit.

Anchor (312) 347-3420

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays $30 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Arnett HMO (317) 448-8200

Up to 30 inpatient days in an alcohol detoxification or rehabilitation center, member pays nothing. Up to 20 outpatient visits for follow-up care and counseling, member pays $20 per outpatient visit.

CIGNA Healthplan of Illinois, Inc. (312) 699-5700

Up to 20 outpatient visits per calendar year; member pays nothing. Up to 30 days substance abuse rehab (intermediate care) per calendar year; member pays nothing.

HealthChicago (312) 964-6200

Provided in conjunction with Mental Condition benefits: Inpatient - 30 days per calendar year; member pays nothing. Outpatient - 20 visits per calendar year; member pays $20 per visit.

HMO America-Indiana, Inc. (219) 738-2786

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment for age 19 and over, 45 days for members 18 and younger; member pays nothing. Outpatient - Up to 4 hours per night up to 4 nights per week to a maximum of 4 consecutive weeks each calendar year; member pays nothing. Care must be received from or arranged by Plan doctors. Members are entitled to an After Care Benefit following outpatient and inpatient program(s); member pays nothing. After Care Program lasts for one session per week for 12 weeks. Benefits are subject to a lifetime maximum of one Substance Abuse Program per lifetime. Members must pay all charges if they do not complete the treatment program.

HMO Great Lakes (312) 953-8850

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days; no copayment. Outpatient - 20 visits; no copayment for visits 1-2, $10 copayment per visits 3-10, $25 copayment per visits 11-20.

HMO Illinois (312) 938-6600

Provided in conjunction with Mental Condition benefits: Inpatient - 30 days per calendar year; member pays nothing. Outpatient - 20 visits per calendar year; member pays $20 per visit.

HMO Kentucky, Inc. (800) 452-4195

Outpatient - 20 visits per calendar year; member pays $10 per visit. Inpatient - Up to 15 days per calendar year in rehab center; member pays $200 per admission.

Humana Care Plan (502) 423-1355 (Louisville area), (606) 254-2731 (Lexington area)

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits; no charge.

Humana Health Plan (502) 423-1355

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days per calendar year; no copayment. Outpatient - 20 visits per calendar year; $20 copayment each individual therapy, $10 copayment each group therapy.

Key Health Plan (800) 321-8961

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays $100 per admission plus 20% of all charges) and all necessary outpatient visits; member pays nothing. Care must be received from or arranged by Plan doctors.

Maxicare Illinois (312) 786-9830

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days each year. Outpatient - 20 visits each year.

Maxicare Indiana (317) 844-5775

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days each year. Outpatient - 20 visits each year.

MetLife HealthCare Network of Kentucky (502) 423-3931

Combined with Mental Condition benefits: Inpatient - 30 days per year; member pays $250 per admission plus 20% of charges. Outpatient - 20 visits per year; member pays $20 per visit.

Michael Reese Health Plan (312) 808-3801

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors.

Partners Health Plan (219) 233-4677

Inpatient substance abuse benefits are provided in conjunction with the Plan's Mental Condition benefits to provide up to 30 days of hospitalization each calendar year; member pays nothing. Outpatient benefits are provided for up to 20 visits per calendar year; member pays a $10 copay per visit.

Welborn HMO (812) 425-3939

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days per calendar year; no copayment. Outpatient - 20 visits per calendar year @ $20 per visit.

Iowa

Care Choices (712) 252-6556

Treatment for the psychiatric aspects of substance abuse is covered as follows: Outpatient - Up to 35 visits per year with a lifetime maximum of 140 visits; member pays 50% of charges for each visit. Inpatient - Up to 30 days per year up to a lifetime maximum of 120 days; member pays nothing.

Principal Health Care (402) 333-1720

Outpatient - 30 visits per calendar year; member pays $10 per visit. Inpatient - Lifetime maximum of 60 days of rehabilitation programs, limited to 30 days per calendar year; member pays 50% of charges. Voluntary detoxification services are covered when followed by a prescribed course of chemical dependency treatment; member pays 20% of charges.

Share (515) 225-1234

The Plan provides up to 30 individual or 45 group therapy visits to Plan's mental health providers per calendar year for follow-up care and counseling at $15 per visit. Up to 30 days of hospitalization per calendar year; member pays 20% of facility and supply charges.

Kansas

CIGNA Healthplan of Kansas City, Inc. (913) 451-9388

Outpatient - Up to 20 visits per calendar year; member pays nothing for visits 1-3, $25 per visits 4-20. Inpatient - Up to 30 days in the detox or rehab center; member pays nothing.

EQUICOR - Kansas (316) 681-1152

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Unlimited number of days per year; member pays nothing. Outpatient - Unlimited number of visits per year; member pays nothing for first and second visits, $35 per visit thereafter.

EQUICOR - Wichita (316) 681-1152

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Unlimited number of days per year; member pays $50 per day (maximum charge per admission is $250, maximum copayment per year is $250 for Self Only and $500 for Self and Family). Outpatient - Unlimited number of visits per year; member pays nothing for first and second visits, $35 per visit thereafter.

Family Health Plan (316) 283-5860

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays nothing visits 1-10; 50% visits 11-20) each calendar year. Care must be received from or arranged by Plan doctors.

Health Plan of Mid America (816) 841-3030

Services for the psychiatric aspects of substance abuse are covered under the Plan's Mental Condition benefits: 20 outpatient visits at $20 per visit, 30 days of hospitalization at no copayment.

HMO Kansas (800) 332-0028

Provided in conjunction with Mental Condition benefits: Inpatient - 30 days per calendar year; member pays $150 per day for the first 3 days up to annual maximum of $450 for Self Only, $900 for Self and Family. Outpatient - 20 visits or $1,000 in services, whichever is greater; the first $180 is paid in full, member pays 50% of charges thereafter.

Kaiser-Kansas City (913) 384-9090

All necessary outpatient visits for follow-up care and counseling for substance abuse at no copayment for first visit and $20 for each visit thereafter. Inpatient care is limited to detoxification.

MetLife HealthCare Network of Kansas City (913) 451-5826

Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Inpatient - Up to 30 days per year; member pays nothing. Outpatient - Up to 20 visits per year; member pays nothing for visits 1-2, $20 per visits 3-20.

Prime Health Plan (913) 722-5000

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (High Option member pays nothing; Standard Option member pays 20% of charges) and for up to 20 outpatient visits (High Option member pays nothing; Standard Option member pays 50% of charges) each calendar year. Care must be received from or arranged by Plan doctors. Inpatient services are limited to 30 days each calendar year for any Substance Abuse or Mental Condition treatment.

PruCare Missouri (314) 567-6730

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days @ $70 per day. Outpatient - 20 visits @ $5 per visit.

Total Health (816) 561-2777

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays 20% up to annual copay maximum) and up to 20 outpatient visits (member pays $10 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Kentucky

HealthWise of Kentucky (606) 259-1771

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Up to 20 days per year, member pays 20%; also, 10 days residential rehab, member pays 20%. Outpatient - Up to 25 visits per year @ $20 per visit.

HMO Kentucky, Inc. (800) 452-4195

Outpatient - 20 visits per calendar year; member pays $10 per visit. Inpatient - Up to 15 days per calendar year in rehab center; member pays $200 per admission.

Humana Care Plan (502) 423-1355 (Louisville) (606) 254-2731 (Lexington)

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits; no charge.

Humana Health Plan (502) 423-1355

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days per calendar year; no copayment. Outpatient - 20 visits per calendar year; $20 copayment each individual therapy, $10 copayment each group therapy.

Maxicare Ohio (513) 381-5775

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 45 days each year. Outpatient - 20 visits each year.

MetLife HealthCare Network of Kentucky (502) 423-3931

Combined with Mental Condition benefits: Outpatient - 20 visits per year; member pays $20 per visit. Inpatient - 30 days per year; member pays $250 per admission plus 20% of charges.

Peak Health Plan (513) 772-7325

Up to 10 outpatient visits for follow-up care and counseling at $10 per visit; lifetime maximum of two 30-day inpatient rehabilitation programs in a detoxification/rehabilitation center at 20% of charges.

Louisiana

CIGNA Healthplan of Baton Rouge, Inc. (504) 922-4276

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to one 30-day rehab program for adults or one 35-day program for adolescents per lifetime; copayment of $25 per day. Outpatient - 20 visits or up to 21 visits in one preauthorized coordinated program per lifetime @ $15 per visit.

CIGNA Health Plan of North Louisiana (318) 798-4700

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits @ $5 per visit.

Maxicare (504) 836-2022

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days each year. Outpatient 21 visits each year.

Maine

Healthsource Maine (800) 642-5551

Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Outpatient - Up to 20 visits per year; member pays nothing for visits 1 through 10, 50% of charges for visits 11-20. Inpatient - Up to 30 days per year; member pays 10% of charges.

HMO Maine 1-800-527-7706

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Up to 31 days per year; member pays 10%. Outpatient - Up to 30 visits per year; member pays 20%.

WellCare of New England, Inc. 1-800-544-5007

Inpatient - Medical and hospital services such as acute detoxification services for the medical nonpsychiatric aspects of substance abuse, including alcoholism and drug addiction, are provided the same as for any other illness or condition. Outpatient - Up to 40 visits per calendar year for diagnostic, medical or therapeutic treatment, up to 20 of which may be for family members; member pays a $3 copay per visit for each covered visit, all charges thereafter.

Maryland

Capitalcare (703) 761-5599

Outpatient - Provided in conjunction with Mental Condition benefits: 20 visits per calendar year; member pays $25 per visit. Inpatient - 30 days per calendar year with a 50% of charges copayment and a lifetime maximum of 90 days.

CareFirst (301) 529-2500

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits @ $15 per visit.

Chesapeake Health Plan (301) 539-8622

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors.

CIGNA Healthplan Mid - Atlantic (301) 720-5088

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; $200 copayment for each stay of 3 days or less, $500 copayment for 4 days or more. Outpatient - Up to 20 visits; $25 copayment per visit.

Columbia Medical Plan (301) 997-8500

Outpatient care is provided in conjunction with Mental Condition benefits for up to 40 visits at a $20 copayment per individual session and a $20 copayment per group session. Inpatient - Lifetime maximum of two 28-day rehabilitation programs in detoxification or rehabilitation center; member pays nothing.

Free State (301) 683-0100

Services for psychiatric aspects are covered under the Plan's Mental Condition benefits: Outpatient - 40 visits @ $20 per individual session, $20 per group session. Inpatient - 30 days; no charge.

George Washington University Health Plan (202) 676-4103

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (members with High Option pay nothing; members with Standard Option pay $75 per day up to hospital copayment maximum) and up to 20 outpatient visits (members with High Option pay nothing; members with Standard Option pay $25 for individual visit/$10 per group visit) each calendar year. Care must be received from or arranged by Plan doctors.

GHA (202) 966-4357

Covered under Mental Condition benefits: Inpatient - 30 days per calendar year; member pays $100 (High Option), $200 (Standard Option) per calendar year if hospital copayment has not been satisfied. Outpatient - 20 visits per calendar year; High Option member pays nothing, Standard Option member pays $10 per visit.

Healthplus (301) 277-6520

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays $50 per day for up to 30 days) and up to 20 outpatient visits (member pays $25 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Johns Hopkins Health Plan (301) 444-5400

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays $10 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Kaiser - Mid Atlantic (202) 364-3400

Outpatient visits for follow-up care and counseling for substance abuse at no copayment. Inpatient care is limited to detoxification and the psychiatric aspects are covered under inpatient Mental Condition benefits of 30 days of hospitalization at no copayment.

Lincoln National Health Plan 1-800-432-2820

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days; no copayment. Outpatient - 20 visits; no copayment for visits 1-2, $10 per visits 3-10, $25 per visits 11-20.

M.D. IPA (301) 294-5110

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 35 days of inpatient treatment (member pays $50 per day up to $300 for first inpatient admission only per calendar year) and up to 25 outpatient visits (member pays 50% of charges) each calendar year. Care must be received from or arranged by Plan doctors.

Maxicare (301) 234-0670

Up to 20 outpatient visits for follow-up care and counseling, member pays nothing. Unlimited substance abuse rehabilitation (intermediate care) programs in an alcohol detoxification or rehabilitation center, member pays nothing for 30 days and 50% thereafter.

Physicians Care (703) 525-0602

Outpatient care is provided for 25 visits at 50% per visit. Inpatient care is limited to a lifetime maximum of two 14-day programs in a rehabilitation center; member pays 50% of covered charges.

PruCare of Washington, D.C. (202) 775-4030

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits @ $3 per visit.

Massachusetts

Bay State Health Care (617) 868-7000

Services for the psychiatric aspects of substance abuse are covered under the Plan's Mental Condition benefits: 20 outpatient visits per calendar year at $3 per visit (a $500 minimum benefit applies for visits for outpatient alcohol abuse treatment) and 60 inpatient days per calendar year for substance abuse treatment at no copayment (for alcoholism, inpatient treatment is limited to 30 days per calendar year at no copayment).

Berkshire (413) 499-4009

Covered under Mental Condition benefits up to 60 days inpatient, member pays nothing; and up to 20 outpatient visits for substance abuse, 30 visits for alcoholism, member pays nothing.

Central Massachusetts (617)754-1870

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Lifetime maximum of two 20-day treatment programs; member pays nothing. Outpatient - Up to 20 visits per year; member pays $3 per visit (outpatient benefits may be combined with Plan's outpatient Mental Condition benefits to provide an additional 20 visits, member pays nothing).

CIGNA Health Plan (413) 733-1177

Outpatient - Up to 20 visits; $3 copayment. Inpatient - Unlimited detoxification and up to 30 days each calendar year rehabilitation (intermediate care) program (no copayment).

Community Health Plan (518) 783-3110

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, the Plan provides all necessary outpatient visits to Plan's mental health providers for follow-up care and counseling at $2 for each covered visit. Inpatient care is limited to acute detoxification, no member copayment.

Fallon Community Health Plan (617) 852-7085

Plan provides all necessary outpatient visits to the Plan's mental health providers for follow-up care and counseling at $2 per visit; all necessary inpatient rehabilitation programs at no charge.

Harvard Community Health Plan (617) 739-6161

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 20 outpatient visits (member pays $3 per visit) each calendar year. Inpatient care is available for up to 30 days per calendar year in a substance abuse treatment facility; member pays nothing.

Health New England (413) 787-4000

Outpatient - Up to 20 visits per year; member pays $5 per visit. Inpatient - Up to 30 days per year; member pays nothing during the benefit period.

Healthway Medical Plan (617) 586-3600

Medical and hospital services for the medical aspects are covered the same as for any other illness or condition. Inpatient care in detoxification facility with no limit as to dollars or days; care in rehabilitation facility for up to 30 days, no copayment. Outpatient - up to 20 visits to mental health providers for follow-up care and counseling with $2 copayment.

Kaiser Foundation Health Plan of Massachusetts (413) 256-0151

Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing) and for up to 30 outpatient visits (member pays nothing for first 10 visits; $15 for visits 11-30) each calendar year.

Lahey Clinic - Blue Cross and Blue Shield Health Maintenance Plan (617) 273-8556

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 60 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors.

Matthew Thornton Health Plan (603) 623-3306

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, the Plan provides up to 20 outpatient visits or hours, whichever is greater, to Plan doctors, consultants, etc., at no charge; and up to 60 days of inpatient care in a specialized facility at no charge.

Medical East Community Health Plan (617) 849-1111

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 60 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays $2 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Medical West Health Plan (413) 594-3111

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 60 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays $5 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Montachusett (508) 534-4100

Outpatient - Plan provides 20 outpatient visits to Plan's mental health providers for follow-up care and counseling at no member copayment. These visits may be combined with 20 visits under the Plan's Mental Condition benefits if Plan determines such treatment is necessary as a mental health service and is approved by the Plan. Inpatient - Up to 30 days of hospitalization each calendar year in an alcohol detoxification or rehabilitation center at no member copayment. This benefit may be combined with the Plan's Mental Condition benefits to allow an additional 60 days of hospitalization in a licensed mental health facility if the Plan determines such treatment is necessary as a mental health service.

North Shore (617) 532-1063

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 20 outpatient visits (member pays nothing) each calendar year. Inpatient care is available for up to 30 days each calendar year in an alcohol detoxification or rehabilitation center approved by the plan; member pays nothing.

Pilgrim Health Care (800) 742-8326

Inpatient - 30 days for alcoholism, member pays $25 per day up to $150 per year; drug abuse is covered under Mental Condition benefits (60 days member pays $25 per day up to $150 per year). Outpatient - $500 per year for alcoholism, drug abuse is covered under Mental Condition benefits (20 visits, Plan pays first $500 and remaining visits at 50%).

PruCare of Massachusetts (800) 422-7399

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 21 visits; no charge. Lifetime maximum of $50,000.

RIGHA (401) 421-4410

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, the Plan will provide diagnosis, medical treatment and referral to appropriate resources for treatment of substance abuse. Also, the Plan will provide outpatient treatment for alcoholism consisting of counseling of 30 hours for each individual under treatment, and 20 hours for remaining family members in each 12-month period. The Plan also provides inpatient alcohol rehabilitation not to exceed 30 days in a 12-month period; no charge (High Option), $50 per first 5 days (Standard Option). Inpatient services for psychiatric aspects are covered under Mental Condition benefits: Up to 45 days; no charge (High Option), $50 per first 5 days (Standard Option).

Tufts (617) 466-9410

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 60 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits 1-8; $25 or 50% of charges, whichever is less, for visits 9-20) each calendar year. Care must be received from or arranged by Plan doctors.

U. S. Healthcare (800) 323-9930

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 60 days each 356-day period. Outpatient - 20 visits each 365-day period.

Western Massachusetts (413) 586-9161

Outpatient - Up to 20 visits per year for substance abuse, up to 30 visits per year for alcoholism; no copayment. Inpatient - Up to 60 days per year; no copayment.

Michigan

Blue Care Network - Health Central (517) 322-8000

Outpatient - 20 visits to Plan's mental health providers for follow-up care and counseling; no copayment. Inpatient - One substance abuse rehabilitation (intermediate care) program in each 12-month period at no charge.

Blue Care Network of East Michigan (517) 791-3200

Treatment for the psychiatric aspects of substance abuse is covered as follows: Outpatient - Up to 20 visits per year; member pays nothing. Inpatient - One 28-day rehabilitation program every 12 months, member pays nothing. (The benefit renews 12 months after discharge from the previous admission).

Blue Care Network of North Michigan (616) 941-7823

Outpatient - Up to 20 visits with 50% of charges. Inpatient - One substance abuse program of up to 28 days per calendar year with 50% of charges.

Blue Care Network of Southeast Michigan (313) 354-7450

Outpatient care for the psychiatric aspects of substance abuse is provided in conjunction with Mental Condition benefits: Up to 20 visits per calendar year; no copayment. Inpatient - One substance abuse program per 12-month period; no copayment.

Blue Care Network of Southwest Michigan (616) 965-2442

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Outpatient care for the psychiatric aspects of substance abuse is provided in conjunction with Mental Condition benefits: Up to 20 visits to Plan's mental health providers; member pays 50% of charges. Inpatient - One 28-day rehabilitation (residential) program per year; member pays nothing.

Blue Care Network of West Michigan (616) 957-5057

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided as follows: Inpatient - One 28-day substance abuse rehabilitation program per calendar year, member pays nothing. Outpatient - Up to 20 visits per calendar year; member pays nothing. Care must be received from or arranged by Plan doctors.

Care Choices (800) 852-9780

Outpatient - Treatment for the psychiatric aspects of substance abuse is covered for up to 35 visits per year with a lifetime maximum of 140 visits; member pays 50% of charges for each visit. Inpatient - Treatment for the psychiatric aspects of substance abuse is covered for up to 30 days per year up to a lifetime maximum of 120 days; member pays nothing.

Comprehensive Health Services (313) 875-9355

Outpatient - 20 visits; no charge. Inpatient - Up to 45 days in an approved rehabilitation center; no charge.

Health Alliance Plan (313) 872-8100

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing) and for up to 35 outpatient visits (member pays $5 per visit) each calendar year. Outpatient benefits may be combined with outpatient Mental Condition benefits to permit an additional 20 visits with applicable copayments. Care must be received from or arranged by Plan doctors.

HealthPlus of Michigan (313) 230-2222

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 45 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays $10 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

M - Care (313) 747-8700

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Outpatient - Up to 20 visits; no charge. Inpatient - Up to one admission every 24 months at residential treatment center; no charge. Drug and alcohol detoxification - two episodes not to exceed 5 days per contract year; no charge. Inpatient services for psychiatric aspects are covered under Mental Condition benefits: Up to 45 days; no charge.

Medical Value Plan (419) 244-2900

Substance abuse benefits are provided in conjunction with the Plan's Mental Condition benefits: Inpatient - Up to 30 days per calendar year; member pays nothing. Outpatient - Up to 20 visits or $750, whichever is greater, per calendar year; member pays 50% per visit.

Michigan HMO (313) 873-2813

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing) and for up to 25 outpatient visits (member pays nothing for visits 1-3; $10 each for visits 4-25) each calendar year. Care must be received from or arranged by Plan doctors.

SelectCare MedExtend 1-800-334-3122

Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Inpatient - Up to 45 days per year; no charge. Outpatient - Up to an annual maximum determined by the State of Michigan, or 35 visits at no charge, whichever is greater per calendar year. There is a lifetime maximum of 140 visits per member, at which point the member is eligible only for the state annual maximum.

Total Health Care (313) 833-8800

Outpatient: Up to 20 visits per calendar year to Plan providers for follow-up care and counseling; member pays nothing. These benefits may be combined with outpatient Mental Condition benefits provided such treatment is necessary and approved by the Plan to permit an additional 20 visits per calendar year. Inpatient: Up to two 10-day rehabilitation programs in an Alcohol Detoxification Center approved by the Plan; member pays nothing.

Minnesota

Group Health Inc. (612) 623-8400

All necessary outpatient visits to Plan's mental health providers or referral providers, no copayment. Inpatient care consists of a lifetime maximum of 73 day rehabilitation programs. High Option - 20% of charges for the first 73 days, all charges thereafter. Standard Option - $200 per admission plus 20% of the next $3,500 during the first 73 days, all charges thereafter.

Physicians Health Plan of Minnesota (612) 936-1821

Outpatient care is provided for 20 visits at $5 per group visit and $10 per individual visit. Inpatient care is provided separate from Mental Condition benefits for 73 days per calendar year at $30 per day.

Share (612) 830-3100

Plan provides up to 20 outpatient visits to Plan's mental health providers for follow-up care and counseling; $5 per visit. A lifetime maximum of 73 days per calendar year for rehabilitation; member pays $15 per day during the benefit period.

Missouri

Blue Choice (800) 634-4395

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days each 365-day period. Outpatient - 20 visits each 365-day period.

CIGNA Healthplan of Kansas City, Inc. (913) 451-9388

Outpatient - Up to 20 visits per calendar year; member pays nothing for visits 1-3, $25 per visits 4-20. Inpatient - Up to 30 days in the detox or rehab center; member pays nothing.

CIGNA Health Plan of St. Louis (314) 726-7860

Outpatient - Up to 20 visits; member pays $20 per visit. Inpatient - Detoxification and up to 30 day hospitalization; member pays $50 per day up to $500 per individual or $1,000 maximum per family.

EQUICOR - Kansas (316) 681-1152

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Unlimited number of days per year; member pays nothing. Outpatient - Unlimited number of visits per year; member pays nothing for first and second visits, $35 per visit therafter.

Group Health Plan (314) 993-6494

Outpatient - 20 visits at High option, member pays nothing; Standard option, 20 outpatient visits, member pays $20 per visit. These visits may be combined with the Mental Condition benefits of 20 visits to permit a total of 40 visits to mental health providers. Inpatient - Up to 30 days per calendar year in a substance abuse rehabilitation program subject to a $75 copayment per day, both options.

Health Plan of Mid America (816) 941-3030

Services for the psychiatric aspects of substance abuse are covered under the Plan's Mental Condition benefits: 20 outpatient visits at $20 per visit; 30 days of hospitalization, $100 copay per day, $300 maximum per member ($500 per family) per calendar year.

Kaiser - Kansas City (913) 384-9090

All necessary outpatient visits for follow-up care and counseling for substance abuse at no copayment for first visit and $20 for each visit thereafter. Inpatient care is limited to detoxification.

MetLife HealthCare Network of Kansas City (913) 451-5826

Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Inpatient - Up to 30 days per year; member pays nothing. Outpatient - Up to 20 visits per year; member pays nothing for visits 1-2, $20 per visits 3-20.

MetLife HealthCare Network of St. Louis (314) 968-3966

Outpatient - Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits for up to 20 visits per year; member pays $20 per visit (psychiatrist), $10 per visit (social worker), $5 per visit (group session). Inpatient - Treatment for the psychiatric aspects of substance abuse is covered for up to 30 days per year, member pays $75 per admission.

Prime Health Plan (913) 722-5000

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (High Option member pays nothing; Standard Option member pays 20% of charges) and for up to 20 outpatient visits (High Option member pays nothing; Standard Option member pays 50% of charges) each calendar year. Care must be received from or arranged by Plan doctors. Inpatient services are limited to 30 days each calendar year for any Substance Abuse or Mental Condition treatment.

PruCare of Missouri (314) 567-6730

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days @ $70 per day. Outpatient - 20 visits @ $5 per visit.

SANUS (314) 434-6114

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing for first 5 days; 50% for next 25 days) and for outpatient visits the Plan provides for all necessary visits (member pays 50% per visit) each calendar year. Care must be received from or arranged by Plan doctors. Members must pay all charges if they do not complete the treatment program.

Total Health (816) 561-2777

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays 20% up to annual copay maximum) and up to 20 outpatient visits (member pays $10 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Nebraska

AMICARE Advantage Plan (402) 341-7882

Outpatient - Up to 30 visits (these substance abuse visits may be combined with the 30 Mental Condition visits); member pays nothing. Inpatient - Up to two 28-day substance abuse rehabilitation (intermediate care) programs in an alcohol detoxification or rehabilitation center.

Principal Health Care (402) 333-1720

Outpatient - 30 visits per calendar year; member pays $10 per visit. Inpatient - Lifetime maximum of 60 days of rehabilitation programs, limited to 30 days per calendar year; member pays 50% of charges. Voluntary detoxification services are covered when followed by a prescribed course of chemical dependency treatment; member pays 20% of charges.

Share (402) 345-5500

Plan provides up to 30 individual or 45 group therapy visits for follow-up care and counseling; $15 per visit. Up to 30 days of hospitalization per calendar year; member pays 20% of facility and supply charges.

Nevada

Health Plan of Nevada (702) 646-8350

Services for psychiatric aspects are covered under Mental Condition benefits: 20 outpatient visits per calendar year at $20 per visit and 30 inpatient days per calendar year (no copayment). In addition, the Plan covers up to $2,500 per year of outpatient counseling at $20 per visit and $9,000 per calendar year inpatient (no copayment).

New Hampshire

Harvard Community Health Plan (617) 73906161

Outpatient - Provided in conjunction with Mental Condition benefits to permit a total of up to 20 visits per calendar year; member pays $3 per visit. Inpatient - Up to 30 days per calendar year in a substance abuse treatment facility; member pays nothing.

Healthsource (800) 531-3121

Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Inpatient - Up to 30 days per year; no charge. Outpatient - Up to 20 visits per year; member pays $5 per visit.

Kaiser Foundation Health Plan of Massachusetts (413) 256-0151

Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing) and for up to 30 outpatient visits (member pays nothing for first 10 visits; $15 per visits 11-30) each calendar year.

Matthew Thornton Health Plan (603) 623-3306

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, the Plan provides up to 20 outpatient visits or hours, whichever is greater, to Plan doctors, consultants, etc., at no charge; and up to 60 days of inpatient care in a specialized facility at no charge.

Medical East Community Health Plan (617) 532-6111

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 60 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays $2 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Montachusett (508) 534-4100

Outpatient - Plan provides 20 outpatient visits to Plan's mental health providers for follow-up care and counseling at no member copayment. These visits may be combined with 20 visits under the Plan's Mental Condition benefits if Plan determines such treatment is necessary as a mental health service and is approved by the Plan. Inpatient - Up to 30 days of hospitalization each calendar year in an alcohol detoxification or rehabilitation center at no member copayment. This benefit may be combined with the Plan's Mental Condition benefits to allow an additional 60 days of hospitalization in a licensed mental health facility if the Plan determines such treatment is necessary as a mental health service.

New Jersey

CIGNA Health Plans of Penn., New Jersey & Del. (800) 444-2150

Outpatient - Up to 20 visits; member pays $20 per visit. Inpatient - 30 days substance abuse rehabilitation (intermediate care); member pays nothing.

CoMED HMO (201) 361-3444

Services for the psychiatric aspects of substance abuse are covered under the Plan's Mental Condition benefits: Up to 20 outpatient visits per calendar year at $20 per visit. Up to 30 days of inpatient care; no copayment.

Foundation Health Plan (201) 564-8511

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays nothing for visits 1 and 2; visits 3 to 20, member pays $20 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

GHI (201) 623-6000

Outpatient - Up to 60 days; member pays nothing. Inpatient - 30 days of substance abuse rehabilitation (intermediate care); member pays nothing. Unlimited detoxification; member pays nothing.

Healthways (800) 223-0812

Outpatient - Treatment for drug abuse is provided in conjunction with Mental Condition benefits for 20 visits; member pays $3 for first visit, 50% of charges for visits 2-20. Treatment for alcohol abuse is provided for 60 visits (up to 20 visits can be for covered family members, up to 5 of these for family members even if alcoholic member is not being treated); member pays $3 per visit. Inpatient - Provided in conjunction with Mental Condition benefits for 30 days per calendar year; no copayment.

HIP of New Jersey (201) 599-4800

Outpatient - Plan provides 20 visits to Plan's mental health providers for follow-up care and counseling at no copayment for first visit, visits 2-20, $15 each. Inpatient - Up to 30 days in a substance abuse or detoxification program; no member copayment.

John Hancock Health Plan of PA (215) 823-8610

Outpatient treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Up to 20 visits to mental health providers; member pays nothing for visits 1-6, $10 per visits 7-15, $25 per visits 16-20. Inpatient - Up to 30 days in a substance abuse rehabilitation program; no member copayment.

Maxicare Pennsylvania (717) 763-9313 (Central PA), (215) 238-9880 (Phila.), (412) 553-7300 (Pitts.)

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits; no charge for first visit, $25 copayment per visits 2-20.

Medigroup HMO (201) 272-7775

The Plan provides all necessary days/visits for inpatient or outpatient rehabilitation for alcoholism in an alcoholism detoxification or rehabilitation center at no charge. For other substance abuse, the Plan provides up to 20 outpatient visits to Plan's mental health providers for crisis intervention or evaluative care at no charge. Up to 30 days of inpatient care for other substance abuse rehabilitation, no charge.

MetLife HealthCare Network of Northern New Jersey 1-800 872-1080

Outpatient - 60 visits per year; member pays $10 per visit. Inpatient - 7 days per year for nonacute detoxification, 30 days per year for rehabilitation; member pays $240 per admission.

OMNICARE/The HMO (609) 696-8004

The Plan's substance abuse benefit is provided in conjunction with Mental Condition benefits: Up to 20 outpatient visits per calendar year for follow-up care and counseling. Up to 30 days inpatient care. Both inpatient and outpatient care are provided without charge.

Oxford Health Plans, Inc. (800) 446-6227

Outpatient treatment for the psychiatric aspects of drug abuse is provided in conjunction with Mental Condition benefits: Up to 20 visits per year; member pays nothing for visits 1-2, 50% of charges per visits 3-20. Treatment for psychiatric aspects of alcohol abuse is covered as follows: Outpatient - Up to 60 visits per 12-month period (up to 20 visits can be for covered family members, up to 5 of these visits can be used by family members even if alcoholic member is not being treated); member pays $5 per visit. Inpatient - Up to 35 days in rehab center per 365-day period for both drug and alcohol abuse.

PruCare of New Jersey (609) 641-6200

Lifetime maximum of two 30-day substance abuse rehabilitation (intermediate) programs in an alcohol detoxification or rehabilitation center. 20 outpatient visits for follow-up care and counseling at $9 per visit.

Rutgers (201) 249-5751

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing) and for up to 20 outpatient visits (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors.

SANUS (800) 338-8113

Provided in conjunction with Mental Condition benefits: Inpatient - Up to 30 days per year; member pays 50% of charges for first 30 days, all charges thereafter. Outpatient - Up to 20 visits per year; member pays 50% per visit.

US Healthcare/HMO of New Jersey 1-800-323-9930

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days each 365-day period. Outpatient - 20 visits each 365-day period.

US Healthcare/HMO of Pennsylvania (215) 542-8900

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days each 365-day period. Outpatient - 20 visits each 365-day period.

New Mexico

FHP (505) 881-7900

Outpatient care is 20 visits at $3 copayment. This may be combined with 30 visits under outpatient Mental Condition benefits for additional 20 visits at $3 per visits 1-5, and $5 per visits 6-20. Inpatient care is lifetime maximum of two 30-day programs in rehabilitation center at no charge.

Foundation Health Plan (505) 889-8807

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days inpatient treatment (member pays 50% of charges per visit) and for up to 30 outpatient visits (member pays 50% of charges per visit) each calendar year. Care must be received from or arranged by Plan doctors. Benefits are subject to a lifetime maximum of two 30-day inpatient treatment programs and 60 outpatient visits.

Healthplus of New Mexico (505) 823-0000

Outpatient - Up to 20 visits per calendar year; member pays $20 per visit. This may be combined with outpatient Mental Condition benefits to permit an additional 20 visits with applicable copayments. Inpatient - Lifetime maximum of two 30-day substance abuse rehabilitation programs in an alcohol detoxification or rehabilitation center approved by the Plan; member pays nothing.

Lovelace Health Plan (505) 262-7363

Outpatient - Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits for up to 20 visits per year; member pays 50% of charges. Inpatient - Treatment for the psychiatric aspects of substance abuse is covered for up to two 30-day treatment programs per lifetime; member pays 50% of charges.

New York

Blue Choice (800) 462-0108

Outpatient - Up to 60 visits per calendar year when referred by a Plan provider (up to 20 visits can be for covered family members' treatment); member pays nothing. Inpatient - Up to 30 days per calendar year in a detoxification or rehabilitation center; member pays nothing for 30 days, all charges thereafter.

BlueCare Plus (315) 797-0104

Outpatient - Up to 20 visits per year; no copayment for first 5 visits, 50% copayment per visits 6-20. Inpatient - Up to 30 days per year; no copayment.

ChoiceCare (516) 222-1460

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits @ $5 per visits 1-3, $25 per visits 4-20.

Community Blue (800) 544-2583

Inpatient - One 30-day program per year in an alcohol detoxification or rehabilitation center; no copayment. Outpatient - 60 visits for alcohol (up to 20 visits can be used for covered family members treatment), no copayment; drug abuse is covered under Mental Condition benefits (20 visits; 1-5, no copayment; 6-20, member pays 50% of charges).

Community Health Plan (518) 783-3110

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, Plan provides all necessary outpatient visits to the Plan's mental health providers for follow-up care and counseling at $2 per covered visit. Inpatient care is limited to acute detoxification; no member copayment.

Empire BC/BS HEALTHNET (800) 356-0086

Outpatient - Plan provides 60 visits for the treatment of alcoholism and 60 visits for the treatment of drug abuse to the Plan's mental health providers; no member copayment. Inpatient - Up to 30 days per calendar year in a substance abuse rehabilitation program; no member copayment.

Foundation Health Plan (607) 754-3380

Up to 60 outpatient visits for the care of drug abuse and alcoholism at $3 per visit. These substance abuse benefits may be combined with outpatient Mental Condition benefits (20 visits at $3 per visit plus 20% of charges for visits 4-20). Inpatient care for psychiatric aspects of substance abuse is covered under the Plan's Mental Condition benefits (30 days of hospitalization with no copayment)

GHI (212) 760-6572

Outpatient - Up to 60 visits, member pays nothing. Inpatient - 30 days of substance abuse rehabilitation (intermediate care), member pays nothing. Unlimited detoxification, member pays nothing.

Group Health (formerly Genesee Valley) (716) 338-4944

Outpatient - Up to 60 visits per calendar year when referred by a Plan provider (up to 20 visits can be for covered family members' treatment, up to 5 of these visits may be used by family members even if the drug abuse or alcoholic member is not being treated); member pays $5 per visit. Inpatient - Up to 30 days per calendar year in a detoxification or rehabilitation center; member pays nothing for 30 days, all charges thereafter.

Health Care Plan (716) 847-1480

Diagnosis and medical treatment for alcoholism up to 60 visits per calendar year at a Plan medical center for outpatient services at $2 per visit; up to 35 other outpatient visits at $2 per visit (lifetime maximum of 140 visits). Up to 30 days of hospitalization per confinement with a maximum of 180 days per year at no charge.

HealthShield (914) 471-2800

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, it provides all necessary outpatient visits to the Plan's mental health providers for follow-up care and counseling at $3 per visit. Inpatient care is limited to acute detoxification; no member copayment.

HealthWays (800) 223-0812

Outpatient treatment for drug abuse is provided in conjunction with Mental Condition benefits for 20 visits (member pays $3 for first visit, 50% of charges for visits 2-20); outpatient treatment for alcohol abuse is covered for 60 visits (up to 20 visits can be for covered family members with up to 5 of these visits for family members even if the alcoholic member is not being treated); member pays $3 per visit. Inpatient treatment for substance abuse is provided in conjunction with Mental Condition benefits for 30 days per calendar year; no copayment.

HIP of New York (800) HIP TALK

Outpatient - Plan provides all necessary visits to the Plan's mental health facilities (no member copayment). Inpatient - Up to 30 days per calendar year in an alcoholism rehabilitation facility (no member copayment).

Independent Health Association (716) 631-8701

The Plan provides inpatient substance abuse care in conjunction with inpatient Mental Condition benefits: Up to 30 days of hospitalization per year; no charge. The Plan provides up to 60 outpatient visits per calendar year for diagnosis and treatment of alcoholism and drug addiction of which 20 visits may be for family therapy at $3 copayment per visit.

Independent Prepaid Health Plan (315) 638-4900

Up to 60 outpatient visits for the care of drug and alcohol abuse at $3 per visit; outpatient care for psychiatric aspects of substance abuse may be combined with the Mental Condition benefits (20 visits at $3 per visit plus 20% of charges for visits 4-20). Inpatient care for pyschiatric aspects of substance abuse is covered under the Plan's Mental Condition benefits (30 days of hospitalization with no copayment).

Kaiser Foundation Health Plan of New York (914) 682-0700

Up to 60 outpatient visits for treatment of substance abuse at no copayment. In addition, services for the psychiatric aspects of substance abuse are covered under the Plan's Mental Condition benefits: 20 outpatient visits (no copayment) and 30 inpatient days per calendar year (no copayment).

MetLife HealthCare Network of New York 1-800-872-1080

Outpatient - 60 visits per year; member pays $10 per visit. Inpatient - 7 days per year for nonacute detoxification, 30 days per year for rehabilitation; member pays $240 per admission.

Mid - Hudson Health Plan (914) 338-0202

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits @ $3 per visit. Also, up to 60 outpatient visits per year for the treatment of alcoholism.

Mohawk Valley Physicians Health Plan (800) 431-7171

Outpatient - Up to 60 visits per year; $3 copayment per visit. Inpatient - Up to 30 days per year; no copayment.

Oxford Health Plans, Inc. (800) 446-6227

Outpatient treatment for the psychiatric aspects of drug abuse is provided in conjunction with Mental Condition benefits: Up to 20 visits per year; member pays nothing for visits 1-2, 50% of charges per visits 3-20. Treatment for psychiatric aspects of alcohol abuse is covered as follows: Outpatient - Up to 60 visits per 12-month period (up to 20 visits can be for covered family members, up to 5 of these visits can be used by family members even if alcoholic member is not being treated); member pays $5 per visit. Inpatient - Up to 35 days in rehab center per 365-day period for both drug and alcohol abuse.

Physicians Health Services of New York (800) 732-5357

Services for psychiatric aspects of substance abuse are covered under Mental Condition benefits: Inpatient - 30 days; no copayment. Outpatient - 20 visits @ $20 each.

Preferred Care (716) 325-3920

Outpatient - Up to 60 visits per calendar year; member pays $5 per visit. Inpatient - Provided in conjunction with Mental Condition benefits for up to 30 days; member pays nothing.

Prepaid Health Plan (315) 638-2133

Up to 60 outpatient visits for care of drug abuse and alcoholism at no copayment; outpatient care for psychiatric aspects of substance abuse may be combined with the Plan's Mental Condition benefits (20 visits at $10 per visit). Inpatient care for psychiatric aspects of substance abuse is covered under the Plan's Mental Condition benefits (30 days of hospitalization at no copayment).

PruCare of New York

Outpatient - Benefits will be paid for up to 90 days per calendar year for outpatient rehabilitative care of substance abuse; member pays a $3 copay for each visit. Inpatient - Unlimited days of hospitalization each calendar year; member pays nothing.

SANUS (718) 399-3600

Provided in conjunction with Mental Condition benefits: Inpatient - Up to 30 days per year; member pays 50% of charges for first 30 days, all charges thereafter. Outpatient - Up to 20 visits per year; member pays 50% per visit.

TOTAL HEALTH (516) 566-1000

Outpatient - For treatment of drug abuse, care is provided in conjunction with Mental Condition benefits for up to 20 visits (member pays nothing for visits 1-2, 50% of charges or $10, whichever is less, for visits 3-10, 50% of charges or $25, whichever is less, for visits 11-20); for treatment of alcohol abuse, the Plan covers up to 60 visits per calendar year to Plan mental health providers (up to 20 visits can be for covered family members' treatment, up to 5 of these visits may be used by family members even if the alcoholic member is not being treated); member pays nothing. Inpatient - For treatment of both drug and alcohol abuse, the Plan provides up to 15 days per calendar year in an alcohol detoxification or rehabilitation center; member pays nothing for 15 days, all charges thereafter.

US HealthCare (800) 323-9930

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days each 365-day period. Outpatient - 20 visits each 365-day period.

North Carolina

Kaiser Foundation Health Plan (800) 221-5347

Services for psychiatric aspects are covered under the Plan's Mental Condition benefits: 20 outpatient visits (40 group therapy) per calendar year at $10 per individual visit and $5 per group visit and 30 inpatient days (or 60 days of day or night care) per calendar year (no copayment). In addition, the Plan provides all necessary inpatient care for up to 30 days per calendar year (or 60 days of day/night care) in a specialized substance abuse treatment facility (member pays daily charges in excess of $100 or $50 day/night care).

Maxicare North Carolina (800) 822-0012

Up to 30 days in any 12 consecutive months. Lifetime maximum of two such courses of treatment for inpatient benefits. Up to 52 outpatient visits in 12 consecutive months, member pays nothing. The benefit may be combined with Mental Condition benefits or Plan will permit an additional 20 outpatient visits with member paying any charges exceeding $20 per outpatient visit and member pays all charges exceeding the 30-day limit and any charges exceeding $500 for professional inpatient care.

PruCare of Charlotte (704) 364-3459

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days @ $50 per day. Outpatient - 20 visits @ $25 per visit.

Ohio

AdvaCare (614) 446-5281

Provided in conjunction with Mental Condition benefits: Inpatient - Up to 30 days per year; member pays nothing. Outpatient - Up to 20 visits per year; member pays $20 per visit.

CIGNA Healthplan of Ohio, Inc. (800) 541-7526

Up to 20 outpatient visits; $20 copayment per visit. Up to 30 days for substance abuse rehab (intermediate care) program; no charge.

Community Health Plan (513) 752-0500

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, the Plan provides all necessary outpatient visits to Plan's mental health providers for follow-up care and counseling at $2 for each covered visit. Inpatient care is limited to acute detoxification; no member copayment.

Health Management System (614) 676-4623

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 30 outpatient visits (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors.

HealthOhio, Inc. (614) 387-6355

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 25 outpatient visits (member pays nothing for first visit; $20 per visit thereafter) each calendar year. Care must be received from or arranged by Plan doctors.

Health One (614) 451-1551

Services for psychiatric aspects are covered under Mental Condition benefits: Outpatient - 30 visits (combination of individual and group sessions) to Plan doctors (only if visits can be for individual therapy); member pays $20 for each individual visit, $5 for each group visit. Inpatient - 30 days; no member copayment.

HHP/Licking Memorial (614) 366-0533

Plan provides medical and hospital services such as acute detoxification services for the medical nonpsychiatric aspects of substance abuse, including alcoholism and drug addiction, the same as for any other illness or condition. Up to 30 outpatient visits per calendar year for follow-up care and counseling; member pays a $10 copay for each covered visit, all charges thereafter. This may be combined with outpatient Mental Condition visits for additional 30 visits per calendar year with the applicable copayments. Up to 30 days inpatient care per calendar year in an Alcohol Detoxification or Rehabilitation Center approved by the Plan; member pays nothing during benefit period, all charges thereafter. Care must be received from or arranged by Plan doctors.

HMO Health Ohio 1-800-872-7720

Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of 30 days of inpatient treatment (member pays $300 per admission) and up to 20 outpatient treatment visits (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors.

HMP (216) 492-8744 (Canton), (513) 872-2081 (Cincinnati), (513) 229-9798 (Dayton), (216) 399-9200 (Warren-Youngstown), (800) 423-5640 (Columbus/Defiance)

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 45 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays nothing for visits 1-10; 50% copay for visits 11-20) each calendar year. Care must be received from or arranged by Plan doctors. Benefits are subject to a lifetime maximum of two 28-day programs.

Hospital Choice Health Plan (614) 888-2223

Substance abuse benefits are provided in conjunction with the Plan's Mental Condition benefits: Inpatient - Up to 30 days per year; member pays nothing. Outpatient - Up to 24 visits per year; member pays 50% of charges per visit.

Kaiser Foundation Health Plan (216) 621-5600

Services for psychiatric aspects are covered under the Plan's Mental Condition benefits: 20 outpatient visits per calendar year at $5 per visit and 30 inpatient days per calendar year or 60 days day/night care (no copayment). In addition, the Plan covers all necessary outpatient counseling at $5 per visit, and two inpatient non-medical detoxifications per calendar year (no copayment).

Maxicare Ohio (513) 381-5775

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 45 days each year. Outpatient - 20 visits each year.

Medical Value Plan (419) 244-2900

Substance abuse benefits are provided in conjunction with the Plan's Mental Condition benefits: Inpatient - Up to 30 days per calendar year; member pays nothing. Outpatient - Up to 29 visits or $750 (whichever is greater) per calendar year; member pays 50% per visit.

Peak Health Plan (513) 772-7325

Up to 10 outpatient visits for follow-up care and counseling at $10 per visit; lifetime maximum of two 30-day inpatient rehabilitation programs in a detoxification/rehabilitation center at 20% of charges.

Premier Health Plan (216) 856-7831

Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Inpatient - Up to 45 days per year (30 of these per year may be used for a structured rehab program for which there is a lifetime maximum of two); member pays nothing. Outpatient - Up to 30 visits per year @ $3 per visit.

PruCare of Central Ohio (614) 431-5601

Outpatient - 20 visits with a $5 copay per visit. Inpatient - Up to 30 days at no charge.

Western Reserve Health Plan (216) 486-0152

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays $50 copay per visit up to maximum of $250 per person or $700 per family) and up to 20 outpatient visits (member pays $15 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

Oklahoma

BlueLinks HMO (405) 843-3610 (Oklahoma City), (918) 584-4400 (Tulsa)

Services for psychiatric aspects are covered under Mental Condition benefits: Outpatient - 20 visits at $20 each. Inpatient - 30 days; no member copayment.

EQUICOR - Oklahoma City (405) 848-1653

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Up to 30 days per year; member pays $20 per day hospital copayment plus $20 per doctor's visit. Outpatient - Up to 20 visits per year; member pays $20 per visit.

PacifiCare (Oklahoma City) (405) 592-9000

Services for psychiatric aspects are covered under Mental Condition benefits: 20 outpatient visits at $20 per visit; 30 days of hospitalization at no copayment.

PacifiCare of Oklahoma (Tulsa) (918) 496-1200

Services for psychiatric aspects are covered under the Plan's Mental Condition benefits: 20 outpatient visits at $20 per visit; 30 days of hospitalization at no copayment.

PruCare of Oklahoma City (405) 942-2200

Outpatient - 26 visits for individual counseling or 39 visits for group counseling; first 3 visits at no charge, 20% of charges for remaining visits. Inpatient - 30 days of hospitalization; first 5 days at no charge or 60 days of day treatment, first 10 days at no charge, 20% of charges for remaining visits.

PruCare Tulsa (918) 624-4610

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days of hospitalization or 60 days of day treatment; no charge for first 5 days of hospitalization or first 10 days of day treatment, then 20% of charges for remaining days. Outpatient - 26 individual counseling or 39 group counseling visits; no charge for visits 1-3, then 20% of charges for remaining visits.

Oregon

BestCare (503) 295-3711

Up to $1,500 of outpatient visits in 24 months for follow-up care and counseling, $25 copayment per visit. Also, up to $3,000 in 24 months for substance abuse rehabilitation (intermediate care) program in a detoxification or rehabilitation center, member pays all charges thereafter in residential care. The plan provides benefits up to $4,500 in 24 months for substance abuse programs on an inpatient basis, member pays all charges thereafter.

Eugene Clinic Health Plan (503) 687-6200

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays $250 per admission) and for outpatient visits up to $1,000 (member pays 20% per visit) each calendar year. Outpatient benefits may be combined with outpatient Mental Condition benefits to permit an additional 20 visits with applicable copayments. Care must be received from or arranged by Plan doctors. Members must pay all charges if they do not complete the treatment program.

Foundation Health Plan (503) 222-5217

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for inpatient treatment up to $3,000 in 24 months (member pays nothing); for substance abuse (intermediate care) in an alcohol detoxification and rehabilitation program and for hospital care, benefits are provided up to $4,500 in 24 months (member pays nothing). Also provided are outpatient visits up to $1,500 in a 24-month period (member pays $10 per visit). Care must be received from or arranged by Plan doctors. Members must pay all charges if they do not complete the treatment program.

HMO - Oregon (503) 274-0761

Inpatient - 30 days per calendar year for alcohol detoxification or rehabilitation center approved by Plan; $50 copayment, $500 maximum out-of-pocket. Outpatient - Up to 20 visits per calendar year to Plan providers for follow-up care and counseling; $5 copayment per visit.

Kaiser Foundation Health Plan of the Northwest (503) 280-2000

(High Option)

Services for psychiatric aspects are covered under Mental Condition benefits: 20 outpatient visits per calendar year at $5 per visit and 50% of charges thereafter, 30 days per calendar year inpatient with no copayment for 30 days and 50% of charges thereafter and all necessary treatment in a residential/day care facility up to a benefit maximum of $4,500 every two calendar years (member pays 20% of charges). In addition, the Plan covers outpatient dependency counseling as necessary at $2 per visit. The Plan also covers all necessary substance abuse rehabilitation at a residential or day care facility up to a benefit maximum of $3,000 for two calendar years with a copayment of 20% of charges for covered services.

(Standard Option)

Services for psychiatric aspects are covered under Mental Condition benefits: 20 outpatient visits per calendar year at $10 per visit and 50% of charges thereafter, 30 days per calendar year inpatient with no copayment for 30 days and 50% of charges thereafter and all necessary treatment in a residential/day care facility up to a benefit maximum of $4,500 every two calendar years (member pays 20% of charges). In addition, the Plan covers outpatient dependency counseling as necessary at $5 per visit. The Plan also covers all necessary substance abuse rehabilitation at a residential or day care facility up to a benefit maximum of $3,000 for two calendar years with a copayment of 20% of charges for covered services.

National Hospital Association (503) 222-0399

Services for psychiatric aspects are covered under Mental Condition benefits: 37 outpatient visits at $5 per visit to Plan doctors, 45 days of hospitalization at 20% of the first $4,000 in charges and no charge thereafter.

PacifiCare (503) 620-9324

Outpatient visits for follow-up care and counseling at $20 per visit ($1,500 per adult, $2,000 per child benefit maximum over 24-month period). Inpatient rehabilitation programs at no copayment ($4,500 per adult, $4,000 per child benefit maximum). Residential care at no copayment ($3,500 per adult, $3,000 per child benefit maximum over 24-month period). Coverage for outpatient/inpatient and residential care is limited to $6,500 per adult, $10,500 per child over 24-month period. Inpatient and residential care combined covered in full up to $8,500 per child over 24-month period.

Selectcare (503) 485-1850

In addition to the basic medical and hospital services, the Plan covers 80% of charges up to $1,500 for adults and $2,000 for children under age 18 in any 24 consecutive month period for outpatient care; member pays 20% of charges. Up to $3,500 for adults and $3,000 for children under age 18 in any 24 consecutive month period for residential care; member pays nothing. Up to $4,500 for adults and $4,000 for children under age 18 in any 24 consecutive month period for inpatient care; member pays nothing. There is an additional $1,500 floating benefit for children which may be used for either inpatient or residential care.

Pennsylvania

Central Medical Health Plan (412) 562-3005

Treatment for the psychiatric aspects of alcohol abuse is covered as follows: Inpatient - Up to 30 days per year for rehabilitation with a lifetime maximum of 90 days, member pays nothing; also, lifetime maximum of four 7-day detox programs, member pays nothing. Outpatient - Up to 30 visits per year, member pays nothing; lifetime maximum of 120 visits.

Treatment for the psychiatric aspects of drug abuse is covered under Mental Condition benefits: Inpatient - Up to 120 days per year; member pays nothing. Outpatient - Up to 20 visits per year, member pays $20 per visit (psychiatrist), $10 per visit (other mental health professional), $5 (group session).

CIGNA Healthplans of Penn., New Jersey and Del. (800) 444-2150

Outpatient - Up to 20 visits; member pays $20 per visit. Inpatient - 30 days substance abuse rehabilitation (intermediate care); member pays nothing.

Columbia Medical Plan (301) 997-8500

Outpatient care is provided in conjunction with Mental Condition benefits for up to 40 visits at a $20 copayment per individual session and a $20 copayment per group session. Inpatient care is lifetime maximum of two 28-day rehabilitation programs in detoxification or rehabilitation center; member pays nothing.

Delaware Valley HMO (215) 358-5454

Treatment for the psychiatric aspects of drug abuse is covered under Mental Condition benefits: Inpatient - Up to 30 days per calendar year; member pays nothing under High Option, $125 copayment per day up to hospital copayment maximum of $600 per year under Standard Option. Outpatient - Up to 20 visits per year; member pays nothing for visits 1-3, 25% of charges for visits 4-10 and 50% of charges for visits 11-20 under both options.

Treatment for the psychiatric aspects of alcohol abuse is covered as follows: Inpatient - Up to 30 days per calendar year in a residential alcohol and/or drug treatment rehabilitation center, subject to a lifetime maximum of 90 days; member pays nothing for the first 30 days and 25% of charges thereafter for each covered course of treatment. Outpatient - Up to 30 visits per calendar year, subject to a lifetime maximum of 120 visits; member pays $3 per visit for the first 30 visits and 50% of charges thereafter for each covered course of treatment.

Foundation Health Plan (607) 754-3380

Up to 60 outpatient visits for the care of drug abuse and alcoholism at $3 per visit; outpatient care for psychiatric aspects of substance abuse may be combined with the Plan's Mental Condition benefits (20 visits @ $3 per visit plus 20% of charges for visits 4-20). Inpatient care for psychiatric aspects of substance abuse is covered under Mental Condition benefits (30 days with no copayment).

Free State (301) 683-0100

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 30 days; no member copayment. Outpatient - 40 visits; $20 per individual session, $20 per group session.

Freedom Health Care - Pennsylvania (800) 822-0505

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Up to 30 days per year with a lifetime maximum of 90 days; no charge. Outpatient - Up to 60 visits per year @ $3 per visit; lifetime maximum of 120 visits (up to 30 of the 60 outpatient visits per year may be exchanged on a two-for-one basis for up to 15 days in a residential treatment facility).

Geisinger Health Plan (800) GHP-4000

Treatment for the psychiatric aspects of alcohol abuse is covered as follows: Inpatient - Up to 30 days per year; member pays nothing. Outpatient - Up to 30 visits per year; no copayment.

Treatment for psychiatric aspects of drug abuse is covered under Mental Condition benefits: Inpatient - Up to 30 days per year; member pays nothing for hospital care, $25 per psychiatric visit. Outpatient - Up to 30 visits per year @ $25 per visit.

HealthGuard of Lancaster (717) 560-9049

Treatment for the psychiatric aspects of alcohol abuse is covered as follows: Inpatient - Up to 30 days per year with a lifetime maximum of 90 days (also, lifetime maximum of four 7-day detox programs); member pays nothing. Outpatient - Up to 30 visits per year with a lifetime maximum of 120 visits; no copayment.

Treatment for the psychiatric aspects of drug abuse is covered as follows: Inpatient - Up to 30 days per year with a lifetime maximum of two 30-day rehab programs; member pays nothing. Outpatient - Up to 30 visits per year with a lifetime maximum of 60 visits; no copayment.

Healthways (800) 223-0812

Outpatient treatment for drug abuse is provided in conjunction with Mental Condition benefits for 20 visits; member pays $3 for first visit, 50% of charges for visits 2-20. Outpatient treatment for alcohol abuse is provided for 60 visits (up to 20 visits can be for covered family members, up to 5 of these for family members even if alcoholic member is not being treated); member pays $3 per visit. Inpatient care is provided in conjunction with Mental Condition benefits for 30 visits per calendar year; no copayment.

HMO of Northeastern PA (800) 822-8753

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days; no member copayment. Outpatient - Up to 20 visits to mental health providers; member pays no copayment for visits 1-2, $10 or 50% of charges (whichever is less) per visits 3-10, $25 or 50% of charges (whichever is less) per visits 11-20.

Independent Health (814) 453-5090

Services for psychiatric aspects of substance abuse are provided in conjunction with the Plan's Mental Condition benefits: Inpatient - 30 days of hospitalization per calendar year. Outpatient - 20 visits to Plan mental health providers; $5 per visits 1-5, $20 per visits 6-20. In addition, the Plan provides an alcohol benefit for 30 inpatient days in an approved non-hospital residential facility and up to 30 outpatient visits to Plan mental health providers per calendar year ($5 per visits 1-5, $20 per visits 6-30).

John Hancock Health Plan of PA (215) 823-8610

Outpatient services for the treatment of the psychiatric aspects of substance abuse are covered under Mental Condition benefits for up to 20 visits to mental health providers; member pays nothing for visits 1-6, $10 per visits 7-15, $25 per visits 16-20. Inpatient - Up to 30 days in a substance abuse rehabilitation program; no member copayment.

Keystone Health Plan Central 1-800-622-2843

Outpatient care for alcohol abuse - Up to 30 visits per calendar year; lifetime maximum of 120 visits. Member pays nothing for first course of treatment; $25 copayment per full visit, $15 per partial visit during subsequent treatment courses. Inpatient care for alcohol abuse - Up to 30 days per calendar year; lifetime maximum of 90 days. Voluntary detoxification is limited to no more than 7 days per admission; lifetime maximum of 4 admissions; member pays nothing.

Outpatient care for other substance abuse - Up to 30 visits per calendar year; member pays nothing. Inpatient care for other substance abuse - One 28-day confinement (up to 33 days if treatment includes detoxification) per calendar year; lifetime maximum of 2 confinements. Member pays nothing.

Keystone Health Plan East (215) 668-3083

Outpatient - Up to 20 visits (these may be combined with the 20 outpatient visits under Mental Condition benefits); member pays $25 copayment per covered visit. Inpatient - Up to two 30-day substance abuse rehabilitation (intermediate care) programs per calendar year in an alcohol detoxification or rehabilitation center; member pays nothing.

Keystone Health Plan West (412) 937-4330

Outpatient - Up to 30 visits per calendar year and 120 visits per lifetime to Plan's mental health providers; member pays nothing. Inpatient - One 30-day substance abuse rehabilitation (intermediate care) program per calendar year in an alcohol detoxification or rehabilitation center (up to four admissions per lifetime for alcohol abuse and drug addiction); member pays nothing.

Maxicare Pennsylvania (717) 763-9313 (Central PA), (215) 238-9880 (Phila.), (412) 553-7300 (Pitts.)

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits; no charge for first visit, $25 copayment per visits 2-20.

Medigroup HMO (201) 272-7775

The Plan provides all necessary days/visits for inpatient or outpatient rehabilitation for alcoholism in an alcoholism detoxification or rehabilitation center at no charge. For other substance abuse, the Plan provides up to 20 outpatient visits to Plan's mental health providers for crisis intervention or evaluative care at no charge. Up to 30 days of inpatient care for other substance abuse rehabilitation, no charge.

Partners Health Plan 1-800-876-5000

Alcoholism Treatment: Inpatient - Up to 30 days per calendar year (subject to a lifetime maximum of 90 days); member pays nothing. Outpatient - Up to 30 visits per calendar year (subject to a lifetime maximum of 120 visits); member pays $2 per visit.

Other Substance Abuse Treatment: Inpatient - Up to 30 days per calendar year (subject to a lifetime maximum of 90 days; each day used reduces the days available under Mental Condition benefits); member pays nothing. Outpatient - Up to 30 visits per calendar year (each visit used reduces the number of visits available under Mental Condition benefits); member pays $2 per visit.

Riverside Health Plan (412) 775-4404

Treatment for alcoholism is provided for 30 outpatient visits at $3 per visit and for 30 days of hospitalization at no copayment. Treatment for the psychiatric aspects of drug abuse is covered under Mental Condition benefits for 20 outpatient visits at $10 per visit and for 30 days of hospitalization at no copayment.

Silver Spring (717) 691-1777

Treatment for the psychiatric aspects of alcohol abuse is covered as follows: Inpatient - Up to 30 days per year with a lifetime maximum of 90 days; member pays nothing. Outpatient - Up to 30 visits per year with a lifetime maximum of 120 visits; member pays nothing for first visit, $10 per visits 2-30.

Treatment for the psychiatric aspects of other substance abuse is covered as follows: Inpatient - Up to 30 days per year; member pays nothing. Outpatient - Up to 20 visits per year; member pays nothing for first visit, $10 per visits 2-20.

US Healthcare/HMO of New Jersey 1-800-323-9930

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days each 365-day period. Outpatient - 20 visits each 365-day period.

US Healthcare/HMO of Pennsylvania (215) 542-8900

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 35 days each 365-day period. Outpatient - 20 visits each 365-day period.

Vista Health Plan (215) 277-4800

Inpatient and outpatient substance abuse are covered in conjunction with Mental Condition benefits. Inpatient care for alcoholism - Up to 30 days per calendar year with a lifetime maximum of 90 days; member pays nothing. Outpatient care for alcoholism - Up to 30 visits per calendar year with a lifetime maximum of 120 visits; member pays nothing.

Puerto Rico

Health Plus of Puerto Rico (809) 766-2800

Outpatient - Up to 20 visits per calendar year; member pays a $20 copay per visit. This may be combined with outpatient Mental Condition benefits to permit an additional 20 visits with applicable copayments. Inpatient - Up to 30 days per calendar year; member pays 50% of charges.

SSS Plan (809) 749-4777

Services for psychiatric aspects are covered under Mental Condition benefits: 20 individual outpatient visits per calendar year and 40 group therapy visits at $10 per group therapy visit and, for individual visits, the member pays any remaining charges after the Plan pays full Plan-established fees for the first five visits and a portion of its established fees for each five of the remaining 15 visits. Inpatient services are covered for up to 90 days per calendar year at $15 per admission to a Plan hospital.

Rhode Island

Harvard Community Health Plan (617) 739-6161

Substance abuse benefits are provided in conjunction with outpatient Mental Condition benefits to permit a total of up to 20 visits per calendar year; member pays $3 per visit. Inpatient care is available for up to 30 days per calendar year in a substance abuse treatment facility; member pays nothing.

HMO Rhode Island (401) 274-6674

Inpatient alcohol abuse care is provided for up to 30 days per year for rehabilitation (lifetime maximum of 90 days); member pays nothing. Outpatient alcohol abuse care is provided for up to 30 visits per member and 20 visits for family member per year for alcohol rehabilitation; member pays 25% of charges per visit.

Other substance abuse care is provided on an inpatient and outpatient basis. Inpatient care is provided for up to 30 days per year for rehabilitation with a lifetime maximum of 90 days; member pays nothing. Outpatient care is provided for up to 20 visits per year for rehabilitation; member pays 25% of charges per visit.

RIGHA (401) 421-4410

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, the Plan will provide diagnosis, medical treatment and referral to appropriate resources for treatment of substance abuse. Also, the Plan will provide outpatient treatment for alcoholism consisting of counseling of 30 hours for each individual under treatment and 20 hours for remaining family members in each 12-month period. The Plan also provides inpatient alcohol rehabilitation not to exceed 30 days in a 12-month period; no charge (High Option), $50 per first 5 days (Standard Option). Inpatient services for psychiatric aspects are covered under Mental Condition benefits for up to 45 days; no charge (High Option), $50 per first 5 days (Standard Option).

South Carolina

Healthsource South Carolina 1-800-962-8811

Outpatient - Up to two outpatient substance abuse rehabilitation programs per calendar year, member pays a $20 copay per visit. Inpatient - Up to two 45-day substance abuse rehabilitation programs per calendar year, member pays a $50 copay per day for the first 10 days.

Maxicare/HealthAmerica Georgia (404) 737-0230

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - 60 days per year. Outpatient - 50 visits per year.

Maxicare North Carolina (800) 822-0012

Up to 30 days in any 12 consecutive months. Lifetime maximum of two such courses of treatment for inpatient benefits. Up to 52 outpatient visits in 12 consecutive months, member pays nothing. The benefit may be combined with Mental Condition benefits or Plan will permit an additional 20 outpatient visits with member paying any charges exceeding $45 per outpatient visit and member pays all charges exceeding the 30-day limit and any charges exceeding $500 for professional inpatient care.

Maxicare South Carolina (803) 233-7437

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days @ $50 per first 10 days, nothing for days 11-30. Outpatient - Up to 20 visits; no charge.

PruCare of Charlotte (704) 364-3459

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days @ $50 per day. Outpatient - 20 visits @ $25 per visit.

Tennessee

EQUICOR - Tennessee (615) 373-9363

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Up to 30 days per year; member pays nothing. Outpatient - Up to 20 visits per year; member pays nothing for first visit, $25 per visits 2-20 (these outpatient visits may be combined with outpatient Mental Condition benefits to provide an additional 20 visits per year; member pays nothing for first visit, $25 per visits 2-20).

PruCare of Memphis (901) 766-7900

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits @ 50% of charges.

PruCare of Nashville (615) 248-7100

Outpatient - 20 visits @ 50% of charges. Inpatient - Up to 30 days at a rehabilitation center; no charge.

Tennessee First Health Plan (615) 546-2529

Provided in conjunction with Mental Condition benefits: Inpatient - 30 days per calendar year; member pays nothing. Outpatient - 20 visits per calendar year; member pays $10 per visit.

Texas

CIGNA Health Network (214) 401-5200

Outpatient - Up to 20 visits for follow-up and counseling; member pays $10 per visit. Inpatient - Up to two 30-day substance abuse rehab (intermediate care) programs; member pays nothing.

CIGNA HealthPlan of Texas/Dallas (214) 401-5310

Outpatient - Up to 20 visits; member pays $20 per visit. Inpatient - Unlimited detoxification, member pays nothing. Lifetime maximum of two 30-day rehabilitation (intermediate care) programs; member pays nothing.

CIGNA Health Plan of Texas/Houston (713) 552-7600

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - Up to 20 visits @ $20 per visit.

Coastal Bend (512) 887-0101

Up to 20 outpatient visits for follow-up and counseling with a $15 copayment per visit. Substance abuse rehabilitation (intermediate care) programs in detoxification and rehabilitation center, member pays 20% of charges on an inpatient basis. These benefits may be combined with outpatient Mental Condition benefits, if necessary an additional 20 outpatient visits are available at $15 per visit.

EQUICOR - Dallas (214) 770-4040

Treatment for the psychiatric aspects of alcohol abuse is covered for unlimited inpatient days and outpatient visits per year; member pays nothing.

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Up to 30 days per year; member pays 50% of charges. Outpatient - Up to 60 day care visits or 30 outpatient visits per year; member pays 50% of charges.

EQUICOR - Houston (713) 623-0244

Treatment for the psychiatric aspects of alcohol abuse is covered for unlimited inpatient days and outpatient visits per year; member pays nothing.

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Up to 30 days per year; member pays 50% of charges. Outpatient - Up to 60 day care visits or 30 outpatient visits per year; member pays 50% of charges.

FIRSTCARE (806) 353-2131

Services for psychiatric aspects on an outpatient basis are provided under outpatient Mental Condition benefits for up to 20 visits subject to a $30 copayment per visit or 50% of reasonable charges, whichever is less. Inpatient - Up to 28 days in an alcohol detoxification or rehabilitation center; no member copayment.

Humana Care Plan (512) 696-2010

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; member pays nothing for days 1-10, 50% of charges for days 11-30. Outpatient - Up to 20 visits; no charge for visits 1-5, $15 per visits 6-20.

Humana Health Plan of Corpus Christi (512) 854-8955

Plan provides coverage for the psychiatric aspects of substance abuse under its Mental Condition benefits: 20 outpatient visits per calendar year at $10 per visit and 30 days per calendar year inpatient or 60 days in a day treatment facility (no copayment). In addition, it provides treatment for alcohol dependency in a licensed and certified alcohol treatment center or program on an inpatient or outpatient basis (no copayment).

Humana Health Plan of San Antonio (512) 696-2010

Plan provides coverage for the psychiatric aspects of substance abuse under its Mental Condition benefits: 20 outpatient visits per calendar year at $10 per visit and 30 days per calendar year inpatient or 60 days in a day treatment facility (no copayment). In addition, it provides treatment for alcohol dependency in a licensed and certified alcohol treatment center or program on an inpatient or outpatient basis (no copayment).

Kaiser (214) 263-4830

Alcoholism treatment in an alcohol dependency treatment center on inpatient and outpatient basis, member pays $3 per outpatient visit, nothing for inpatient care. Services for the psychiatric treatment of drug abuse are covered under the Plan's Mental Condition benefits: 20 outpatient visits at $3 per visit, 30 days of hospitalization at $25 per day.

Maxicare North Texas (214) 541-1004

Detoxification and rehabilitation for alcoholism are provided with no limitation or copayments on inpatient or outpatient basis. Detoxification for drug abuse is covered on an inpatient or outpatient basis with no limitation or copayments. Outpatient drug abuse rehabilitation (crisis intervention and counseling) is covered for up to 20 visits at $30 per visit. Inpatient drug rehabilitation for up to 30 days with no copayment.

Maxicare Texas (713) 797-0123

Detoxification and rehabilitation for alcoholism are covered on an inpatient or outpatient basis with no limitation or copayment. Only detoxification for drug abuse is covered with no copayment. Outpatient rehabilitation for drug abuse provides up to 20 visits, member pays nothing for first visit, $30 per visit for subsequent 19 visits. Inpatient rehabilitation for drug abuse for up to 30 days with no copayment. Drug rehabilitation benefits are provided under Mental Condition benefits.

MetLife HealthCare Network of Texas (214) 580-0722

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - Lifetime maximum of two 45-day treatment programs; member pays $300 per admission plus $20 per day for physician visits. Outpatient - Member pays $20 copayment per visit; after maximum Plan payment of $1,000 per year, member pays all charges.

PacifiCare of Texas (512) 525-9127 (San Antonio), (512) 459-1638 (Austin)

Alcoholism treatment is covered on an inpatient and outpatient basis with a $3 copayment for outpatient visits and no copayment for inpatient care. Services for psychiatric aspects of drug abuse are covered under Mental Condition benefits: 20 outpatient visits at $20 per visit; 30 days of hospitalization at no copayment.

PruCare of Austin (512) 465-6661

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits @ 50% of charges.

PruCare of Houston (713) 993-3730

Unlimited inpatient and outpatient care necessary for diagnosis and treatment.

PruCare of North Texas (214) 369-8480

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits @ $35 per visit.

PruCare of San Antonio (512) 366-0853

Unlimited inpatient and outpatient care necessary for diagnosis and treatment with a $5 copay for all outpatient visits.

SANUS Dallas and SANUS Houston (214) 929-0376, (713) 993-9520

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for all necessary inpatient treatment (member pays $275 per admission) and for all necessary outpatient visits (member pays $7 per visit) each calendar year. Care must be received from or arranged by Plan doctors. Members must pay all charges if they do not complete the treatment program.

Scott and White (817) 774-4000

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse other than for alcoholism is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays nothing for first five visits; 50% of each visit thereafter) each calendar year. All necessary care (both inpatient and outpatient services) is covered for alcoholism treatment; member pays nothing. Care must be received from or arranged by Plan doctors.

Southwest Health Plan (214) 821-6622

Treatment for the psychiatric aspects of substance abuse is covered as follows: Inpatient - All necessary treatment; member pays nothing. Outpatient - All necessary treatment; member pays nothing.

Texas Health Plans, Central Texas Division (512) 454-6771

Twenty additional outpatient visits over the 20 provided visits under Mental Condition benefits with a $15 copayment per visit. Inpatient is 30 days per year in a rehabilitation center, member pays 20% of covered charges.

Texas Health Plans, Mid Texas Division (817) 778-5233

Twenty additional outpatient visits over the 20 provided visits under Mental Condition benefits with a $15 copayment per visit. Inpatient is 30 days per year in a rehabilitation center, member pays 20% of covered charges.

Utah

FHP (602) 968-0062

Outpatient - 20 visits @ $3 copayment. This may be combined with 30 days outpatient Mental Condition benefits for additional 20 days @ $3 per visits 1-5, $5 per visits 6-20. Inpatient - Lifetime maximum of two 30-day programs in rehabilitation center; member pays nothing.

Vermont

Community Health Plan (518) 783-3110

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, the Plan provides all necessary outpatient visits to the Plan's mental health providers for follow-up care and counseling at $2 per covered visit. Inpatient care is limited to acute detoxification; no member copayment.

Harvard Community Health Plan (617) 739-6161

Substance abuse benefits are provided in conjunction with outpatient Mental Condition benefits to permit a total of up to 20 visits per calendar year; member pays $3 per visit. Inpatient care is available for up to 30 days per calendar year in a substance abuse treatment facility; member pays nothing.

Kaiser Foundation Health Plan of Massachusetts (413) 256-0151

Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing) and for up to 30 outpatient visits (member pays nothing for first 10 visits; $15 per visits 11-30) each calendar year.

Virginia

CapitalCare (703) 761-5599

Outpatient care is provided in conjunction with Mental Condition benefits for 20 visits; member pays $25 per visit. Inpatient care is provided for 30 days per calendar year with a 50% of charges copayment and a lifetime maximum of 90 days.

CIGNA Healthplan Mid - Atlantic (301) 621-8490

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; $200 copayment for each stay of 3 days or less, $500 copayment for 4 days or more. Outpatient - Up to 20 visits; $25 copayment per visit.

EQUICOR - Virginia (804) 463-8606

Treatment for psychiatric aspects of substance abuse is covered under Mental Condition benefits: Inpatient - Up to 30 days per year; member pays $100 per admission. Outpatient - Up to 20 visits per year; member pays nothing for first visit, $25 per visits 2-20.

George Washington University Health Plan (202) 676-4103

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (members with High Option pay nothing; members with Standard Option pay $75 per day up to hospital copayment maximum) and up to 20 outpatient visits (members with High Option pay nothing; members with Standard Option pay $25 for individual visit/$10 per group visit) each calendar year. Care must be received from or arranged by Plan doctors.

GHA (202) 966-4357

Covered under the Plan's Mental Condition benefits. Inpatient - 30 days per calendar year; member pays $100 (High Option), $200 (Standard Option) per calendar year if hospital copayment has not been satisfied. Outpatient - 20 visits per calendar year; member pays nothing (High Option), $10 per visit (Standard Option).

Healthplus (301) 277-6520

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays $50 per day for up to 30 days) and up to 20 outpatient visits (member pays $25 per visit) each calendar year. Care must be received from or arranged by Plan doctors.

HMO Virginia (804) 466-5860

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (with $100 copayment per admission) and for up to 20 outpatient visits (member pays $20 per visit) each calendar year. Care must be received from or arranged by Plan's doctors. Benefits are subject to a lifetime maximum of three 30-day inpatient treatment programs.

Kaiser - Mid Atlantic (202) 364-3400

Outpatient visits for follow-up care and counseling for substance abuse at no copayment. Inpatient care is limited to detoxification and the psychiatric aspects of substance abuse are covered under inpatient Mental Condition benefits of 30 days of hospitalization (no copayment).

M.D. IPA (301) 294-5110

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 35 days of inpatient treatment (member pays $50 per day up to $300 for first inpatient admission only per calendar year) and up to 25 outpatient visits (member pays 50% of charges) each calendar year. Care must be received from or arranged by Plan doctors.

Maxicare Virginia (804) 466-8484

Outpatient - 20 visits; no copayment. Inpatient - 30 days in an alcohol detoxification or rehabilitation center; 20% coinsurance. Services for psychiatric aspects are covered under Mental Condition benefits to permit additional 20 outpatient visits and 30 days of hospitalization.

Network (703) 849-8800

Services for the psychiatric aspects are covered under the Plan's Mental Condition benefits: 20 outpatient visits at 50% of charges (for both High and Standard Options) and 30 days of hospitalization at 30% of charges (for both High and Standard Options).

Optima Health Plan (804) 466-6410

High and Standard Options

Services for the psychiatric aspects of substance abuse are covered under the Plan's Mental Condition benefits: 20 outpatient visits per calendar year at $15 per visit and 30 inpatient days per calendar year at $100 per admission for the Standard Option and nothing for the High Option.

Physicians Care (703) 525-0602

Outpatient care is provided for 25 visits per calendar year at 50% per visit. Inpatient care is subject to a lifetime maximum of two 14-day programs in a rehabilitation center; member pays 50% of charges.

PruCare of Richmond (804) 323-0900

Outpatient - 20 visits @ $5 per visit for group sessions or $10 per visit for individual sessions. Inpatient - Up to 30 days; no charge.

PruCare of Washington, D.C. (202) 775-4030

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days; no charge. Outpatient - 20 visits @ $3 per visit.

Washington

BestCare (800) 777-3711

Up to $1,500 of outpatient visits in 24 months for follow-up care and counseling, $25 copayment per visit. Also, up to $3,000 in 24 months for substance abuse rehabilitation (intermediate care) programs in a detoxification or rehabilitation center, member pays all charges thereafter in residential care. The Plan provides benefits up to $4,500 in 24 months for substance abuse programs on an inpatient basis, member pays all charges thereafter.

CIGNA Healthplan of Washington, Inc. 1-800-292-4462

Outpatient - Up to 20 visits; member pays $20 per visit. Inpatient - Up to 30 days for one substance abuse rehab (intermediate care) program; member pays nothing.

Foundation Health Plan (206) 889-3000

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for inpatient and outpatient treatment for up to a Plan maximum payment for combined inpatient and outpatient treatment of $5,000 per member every 24 months. Care must be received from or arranged by Plan doctors.

Foundation Health Plan (503) 222-5217

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for inpatient treatment up to $3,000 in 24 months (member pays nothing); for substance abuse (intermediate care) in an alcohol detoxification and rehabilitation program and for hospital care, benefits are provided for up to $4,500 in 24 months (member pays nothing). Also provided are outpatient visits up to $1,500 in a 24-month period (member pays $10 per visit). Care must be received from or arranged by Plan doctors. Members must pay all charges if they do not complete the treatment program.

Group Health Cooperative - Puget Sound (206) 326-6016

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays 20% of each visit up to a copayment maximum of $1,500 per Self Only enrollment or $3,000 per Self and Family enrollment) and up to 20 outpatient visits (member pays nothing for first 20 visits; $15.70 per visit thereafter) each calendar year. Care must be received from or arranged by Plan's doctors.

Group Health (509) 838-9100

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for inpatient drug treatment with the Plan paying 80% up to $1,000 per year with a lifetime maximum of $2,000 (member pays 20%-all charges after $1,000 in expenses per year and $2,000 per lifetime) and for inpatient alcohol treatment with the plan paying 80% up to $1,500 per year (member pays 20% - all charges after $1,500 per year). Outpatient care is covered up to 10 visits (member pays $10 per group session or $20 per individual session) each calendar year. If there is a dual addiction of alcohol and drugs, the inpatient benefit will be limited to the amount of the inpatient alcohol benefit (not the combined amount of both benefits). Care must be received from or arranged by Plan's doctors.

HealthPlus (206) 771-3111

Inpatient - Per 24 consecutive month period, $5,000 for alcoholism rehabilitation and $5,000 for substance abuse rehabilitation. Outpatient - Limited to care that is part of a Plan-authorized rehabilitation (inpatient) program.

Kaiser Foundation Health Plan of Northwest (503) 280-2000

(High Option)

Services for psychiatric aspects are covered under Mental Condition benefits: 20 outpatient visits per calendar year at $5 per visit and 50% of charges thereafter, 30 days per calendar year inpatient with no copayment for 30 days and 50% of charges thereafter and all necessary treatment in a residential/day care facility up to a benefit maximum of $4,500 every two calendar years (member pays 20% of charges). In addition, the Plan covers outpatient dependency counseling as necessary at $2 per visit. The Plan also covers all necessary substance abuse rehabilitation at a residential or day care facility up to a maximum of $3,000 for two calendar years with a copayment of 20% of charges for covered services.

(Standard Option)

Services for psychiatric aspects are covered under Mental Condition benefits: 20 outpatient visits per calendar year at $10 per visit and 50% of charges thereafter, 30 days per calendar year inpatient with no copayment for 30 days and 50% of charges thereafter and all necessary treatment in a residential/day care facility up to a benefit maximum of $4,500 every two calendar years (member pays 20% of charges). In addition, the Plan covers outpatient dependency counseling as necessary at $10 per visit. The Plan also covers all necessary substance abuse rehabilitation at a residential or day care facility up to a maximum coverage of $3,000 for two calendar years with a copayment of 20% of charges for covered services.

Kitsap Physicians Service 1-800-552-7114

Inpatient: Up to $5,000 per year (High Option); $2,500 per year (Standard Option). Outpatient: Covered under Mental Condition benefits (20 visits; visits 1-4, no copayment, visits 5-20, member pays charges exceeding $25 per visit).

Maxicare Washington (206) 624-5333

Up to $5,000 per 24-month period (maximum $10,000 lifetime) for inpatient or outpatient alcohol and drug abuse rehabilitation. Member pays all charges in excess of maximums.

Medical Service Bureau (800) 632-2022

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 45 days @ $25 per day. Outpatient - 20 visits @ $5 per visit.

National Hospital Association (503) 222-0399

Services for psychiatric aspects are covered under Mental Condition benefits: 37 outpatient visits at $5 per visit to Plan doctors, 45 days of hospitalization at 20% of the first $4,000 in charges and no charge thereafter.

PacifiCare (503) 620-9324

Outpatient visits for follow-up care and counseling at $20 per visit ($1,500 per adult, $2,000 per child benefit maximum over 24-month period). Inpatient rehabilitation programs at no copayment ($4,500 per adult, $4,000 per child benefit maximum over 24-month period). Residential care at no copayment ($3,500 per adult, $3,000 per child benefit maximum over 24-month period). Coverage for outpatient, inpatient and residential care is limited to $6,500 per adult, $10,500 per child over 24-month period.

Inpatient and residential care combined covered in full up to $8,500 per child over 24-month period.

Pacific Health (206) 326-4645

Inpatient/Outpatient treatment for alcoholism/drug abuse at no copayment up to a $5,000 benefit maximum over 24-month period and $10,000 lifetime maximum.

Selectcare (206) 577-4419

In addition to the basic medical and hospital services, the Plan covers 80% of charges up to $1,500 for adults and $2,000 for children under age 18 in any 24 consecutive month period for outpatient care; member pays 20% of charges. Up to $3,500 for adults and $3,000 for children under age 18 in any 24 consecutive month period for residential care; member pays nothing. Up to $4,500 for adults and $4,000 for children under age 18 in any 24 consecutive month period for inpatient care; member pays nothing. There is an additional $1,500 floating benefit for children which may be used for either inpatient or residential care.

Virginia Mason Health Plan (206) 467-8565

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays 20% per visit) and up to 20 outpatient visits (member pays $30 per visit; $20 per group session) each calendar year. Care must be received from or arranged by Plan doctors. Alcoholism treatment: 20 outpatient visits at $30 per visit; inpatient treatment up to $5,000 in reasonable expenses in a 24-month period with a 20% member copayment. This benefit is also subject to a lifetime maximum of $10,000 applied to the combination of outpatient and inpatient treatment for alcoholism.

Washington Physicians Service (206) 441-9370

Detoxification and rehabilitation, member pays 20%; Plan payment is limited to $1,500 per calendar year.

West Virginia

AdvaCare (614) 446-5281

Provided in conjunction with Mental Condition benefits: Inpatient - Up to 30 days per year; member pays nothing. Outpatient - Up to 20 visits per year; member pays $20 per visit.

Health Management System (614) 676-4623

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 30 outpatient visits (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors.

Wisconsin

Compcare Health Services 1-800-242-7312

Inpatient - All necessary treatment in a substance abuse detoxification or rehabilitation center; no copayment. Outpatient - All necessary treatment; first 35 visits per year (or $900 in charges, whichever is greater) no copayment, remaining visits, member pays 20% of covered charges. Inpatient and outpatient treatment must be received from or arranged by Plan doctors.

DeanCare HMO (608) 833-7300

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays nothing for first $900; 50% of charges thereafter up to the 20-visit limit) each calendar year. Care must be received from or arranged by Plan doctors.

Family Health Plan (414) 797-7710

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided for up to 30 days of inpatient treatment (member pays nothing) and for up to 20 outpatient visits (member pays nothing) each calendar year. Care must be received from or arranged by Plan doctors.

Greater Marshfield Health Plan (800) 472-2363 (in Wisconsin)

Covered under Mental Condition benefits: Inpatient - 75 days per year; no copayment. Outpatient - 30 visits per year; no copayment. Care must be received from or arranged by Plan doctors.

Group Health Cooperative South Central Wisconsin (608) 251-4156

Plan provides medical treatment for resulting complications of substance abuse and all necessary detoxification. In addition, it provides all necessary outpatient visits to the Plan's mental health providers for follow-up care and counseling. Inpatient care for substance abuse rehabilitation is limited to 120 days per confinement. The Plan also allows substance abuse benefits to be combined with the outpatient Mental Condition benefits offered by the Plan, when determined to be medically necessary by a Plan doctor.

HMO Midwest (612) 456-8433

Outpatient - Up to 20 visits per year; no copayment. Inpatient - Up to 30 days per year; no copayment.

HMO of Wisconsin (800) 362-3308

Services for psychiatric aspects are covered under Mental Condition benefits: Inpatient - Up to 30 days or $6,300 each calendar year; member pays nothing for greater of first 30 days or $6,300. Outpatient - Up to 20 visits; no charge.

Maxicare Wisconsin (414) 271-6865

Medical and hospital services for the medical aspects are covered the same as for any other illness or condition. Services for diagnosis and treatment are covered, up to 20 outpatient visits, up to 30 inpatient days, with no copayment

MetLife HealthCare Network of Wisconsin (800) 472-5411

Treatment for the psychiatric aspects of substance abuse is covered under Mental Condition benefits: Inpatient - Up to 30 days per year; member pays nothing. Outpatient - Up to 20 visits per year; no copayment.

Midelfort Health Plan (800) 472-5411

The Plan provides substance abuse benefits in conjunction with Mental Condition benefits: Outpatient - Up to $1,000 in charges per calendar year to Plan doctors or consultants. Inpatient - Up to 30 days of hospitalization or $6,300 in charges, whichever is less, each calendar year.

Samaritan (414) 277-9000

Outpatient - Up to 20 visits to the Plan's mental health providers for follow-up care and counseling at no member copayment. Inpatient - Up to 30 days per calendar year for substance abuse rehabilitation (intermediate care) programs in an alcohol detoxification or rehabilitation center (no member copayment).

Wisconsin Health Organization (414) 527-9950

Medical and hospital benefits for acute detoxification are paid the same as for any other illness or condition. Care for the psychiatric aspects of substance abuse is provided in conjunction with the Plan's Mental Condition benefits to permit a total of up to 30 days of inpatient treatment (member pays nothing) and up to 20 outpatient visits (member pays nothing for covered visits) each calendar year. Care must be received from or arranged by Plan doctors.

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